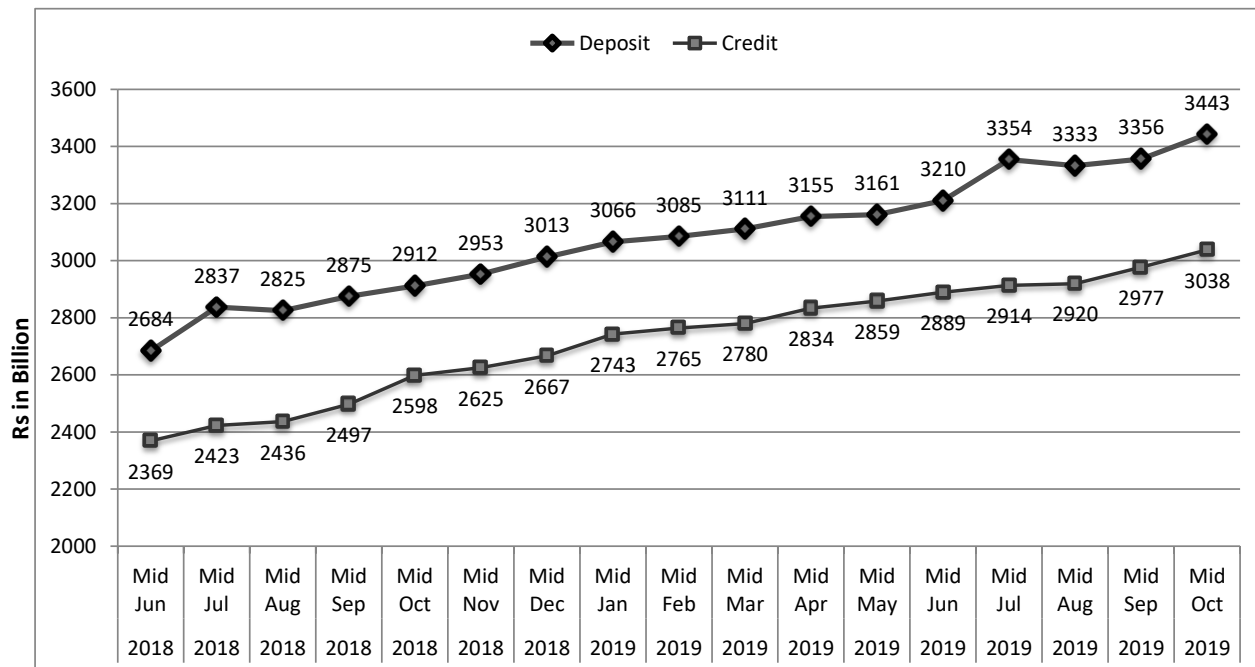


BANKING & FINANCIAL STATISTICS

(Monthly)

(Provisional)



NEPAL RASTRA BANK

Banks & Financial Institution Regulation Department

2076 Asoj
Mid-Oct, 2019

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Explanatory Notes

1 "Banking and Financial Statistics, Monthly" contains statistical information of NRB licensed
Banks and Financial Institutions (BFIs).

2 Blank spaces in the headings and sub-headings indicate the unavailability of data or nil in
transactions or not submitted in prescribed format.

3 The following months of the Gregorian Calendar year are the approximate equivalent of the
months of the Nepalese Calendar Year:

Nepalese Month	Gregorian Month
Baisakh	Mid-May
Jeth	Mid-June
Asar	Mid-July
Saun	Mid-Aug
Bhadau	Mid-Sept
Asoj	Mid-Oct
Kattik	Mid-Nov
Mangsir	Mid-Dec
Pus	Mid-Jan
Magh	Mid-Feb
Fagun	Mid-Mar
Chait	Mid-Apr

4 Statistics of following Licensed BFIs have been used.

	Commercial Banks	Development Banks	Finance Companies	Micro -Credits	Total
Data available , out of total number	28	25	22	89	164
Total Number of Licensed BFIs*	28	25	22	91	166

* Samjhana Finance Ltd. and Himalaya Finance Ltd. ("C" class Financial Institution) are in
the process of liquidation

5 All the amount in this statistics are in million of rupees.

6 Short Names of BFIs are used in notification and their full names have been provided in the Annexure -
I.

Major Financial Indicators

as on Asoj End, 2076 (Mid-Oct, 2019)

		Class "A"	Class "B"	Class "C"	Overall
A. Credit, Deposit Ratios (%)					
1	Total Deposit/GDP	85.89	11.22	2.27	99.38
2	Total Credit/GDP	76.00	9.64	2.05	87.69
3	Total Credit/ Total Deposit	88.49	85.91	90.11	88.23
4	CCD Ratio [#]	76.68	76.06	74.43	76.32
5	Fixed Deposit/Total Deposit	46.74	47.16	53.20	46.93
6	Saving Deposit/Total Deposit	31.74	33.87	27.62	31.89
7	Current Deposit/Total Deposit	8.74	1.99	0.54	7.79
8	Call Deposit/Total Deposit	11.61	16.89	9.93	12.17
9	NPL/ Total Loan	1.61	1.26	8.87	1.74
10	Total LLP/Total Loan	2.04	2.08	9.21	2.21
11	Deprived Sector Loan/Total Loan ^{\$}	6.24	10.26	8.56	6.72
B. Liquidity Ratios (%)					
1	Cash & Bank Balance/Total Deposit	10.25	12.24	17.44	10.63
2	Investment in Gov. Securities/Total Deposit	12.05	3.60	5.05	10.93
3	Total Liquid Assets/Total Deposit	23.18	27.37	35.00	23.93
C. Capital Adequacy Ratios (%)					
1	Core Capital/RWA	12.13	14.79	17.78	12.49
2	Total Capital/RWA	13.91	15.95	18.70	14.19
D. Financial Access					
1	No. of institutions	28	25	22	75
2	No. of Branches	3,884	1,258	215	5,357
3	No. of Deposit Accounts	24,265,208	4,426,926	577,497	29,269,631
4	No. of Loan Accounts	1,081,971	330,361	44,078	1,456,410
5	No. of Branchless Banking Centers	1,559	-	-	1,559
6	No. of Branchless Banking Customers	180,205	-	-	180,205
7	No. of Mobile Banking Customers	8,091,167	938,328	70,237	9,099,732
8	No. of Internet Banking Customers	896,597	26,833	5,279	928,709
9	No. of ATMs	3,157	313	50	3,520
10	No. of Debit Cards	6,553,804	230,607	35,191	6,819,602
11	No. of Credit Cards	137,656	-	-	137,656
12	No. of Prepaid Cards	63,200	-	-	63,200

E. Interest Rate(%)

1	Wt. Avg Interest Rate on Deposit	6.75
	(a) Saving	5.09
	(b) Fixed	9.78
	(c) Call	4.39
2	Wt. Avg Interest Rate on Credit	11.97

Note:

Bank balance includes money at call

Nominal GDP(At Producer's Price) for 2018/19 Rs. 34,64,319 million(Preliminary)

Negative core capital has been excluded in calculation of Capital Adequacy Ratios

\$ 6 months prior Total Loan is taken to calculate Deprived Sector Lending Ratio

Ashwin month end (last day) CCD ratio

Statement of Assets and Liabilities of Banks & Financial Institutions (Aggregate)

Liabilities	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2017	2018	2019	2019	2019	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	308,652	370,014	446,402	517,412	511,933	19.88	20.64	-1.06
a. Paid-up Capital	225,314	282,196	305,885	305,892	309,686	25.25	8.39	1.24
b. Statutory Reserves	53,665	63,756	76,174	80,899	87,286	18.80	19.48	7.90
c. Retained Earning	(3,005)	(1,932)	4,538	69,884	52,997	-35.71	-334.90	-24.16
d. Others Reserves	32,678	25,995	59,805	60,737	61,963	-20.45	130.07	2.02
2 BORROWINGS	31,800	35,453	90,729	98,763	103,428	11.49	155.92	4.72
a. NRB	7,094	12,122	22,927	25,365	28,722	70.87	89.14	13.23
b. "A"Class Licensed Institution	9,094	8,583	34,286	30,981	28,976	-5.62	299.48	-6.47
c. Foreign Banks and Fin. Ins.	-	-	3,299	3,446	5,692	0.00	0.00	65.19
d. Other Financial Ins.	5,299	2,436	3,283	1,957	3,085	-54.04	34.79	57.62
e. Bonds and Securities	10,312	12,312	26,935	37,014	36,954	19.39	118.76	-0.16
3 DEPOSITS	2,384,807	2,836,930	3,354,428	3,356,426	3,442,948	18.96	18.24	2.58
a. Current	204,361	256,809	311,505	249,818	268,261	25.66	21.30	7.38
b. Savings	816,572	947,024	1,060,516	1,057,065	1,097,934	15.98	11.98	3.87
c. Fixed	998,259	1,229,731	1,526,497	1,592,501	1,615,908	23.19	24.13	1.47
d. Call Deposits	333,350	367,597	417,390	415,123	418,894	10.27	13.55	0.91
e. Others	32,265	35,770	38,519	41,920	41,951	10.86	7.69	0.08
4 Bills Payable	2,219	3,109	2,309	3,236	10,477	40.09	-25.72	223.83
5 Other Liabilities	224,201	263,876	303,249	343,204	308,261	17.70	14.92	-10.18
1. Loan Loss Provision	52,553	55,009	54,893	64,415	61,812	4.67	-0.21	-4.04
2. Interest Suspense a/c	34,892	37,705	20,271	45,917	22,118	8.06	-46.24	-51.83
3. Others	136,756	171,163	228,085	232,872	224,331	25.16	33.26	-3.67
6 Reconciliation A/c	2,359	4,265	15,556	9,314	22,987	80.84	264.72	146.80
7 Profit & Loss A/c	54,882	61,338	73,519	8,918	18,498	11.76	19.86	107.42
TOTAL	3,008,920	3,574,985	4,286,193	4,337,273	4,418,533	18.81	19.89	1.87
Assets								
1 LIQUID FUNDS	423,242	439,299	466,279	404,183	447,398	3.79	6.14	10.69
a. Cash Balance	64,373	74,893	92,563	75,976	105,491	16.34	23.59	38.85
Nepalese Notes & Coins	63,283	72,208	84,640	72,170	97,735	14.10	17.22	35.42
Foreign Currency	1,090	2,685	7,923	3,806	7,756	146.37	195.09	103.76
b. Bank Balance	305,795	298,098	295,862	247,052	260,643	-2.52	-0.75	5.50
1. In Nepal Rastra Bank	233,257	218,135	215,138	161,341	181,804	-6.48	-1.37	12.68
2. "A"Class Licensed Institution	38,882	41,055	29,036	31,532	27,585	5.59	-29.28	-12.52
3. Other Financial Ins.	6,369	7,557	13,010	10,516	11,620	18.65	72.16	10.50
4. In Foreign banks	27,287	31,352	38,678	43,663	39,634	14.89	23.37	-9.23
c. Money at Call	53,074	66,307	77,853	81,155	81,264	24.93	17.41	0.13
2 INVESTMENTS	232,707	331,231	375,402	377,150	377,127	42.34	13.34	-0.01
a. Govt. Securities	214,381	295,854	374,262	376,006	376,376	38.00	26.50	0.10
b. Others	18,326	35,377	1,140	1,144	750	93.05	-96.78	-34.45
3 SHARE & OTHER INVESTMENT	129,938	109,665	186,189	177,783	182,554	-15.60	69.78	2.68
4 LOANS & ADVANCES								
(Including Bills Purchased)	1,994,078	2,422,798	2,913,970	2,976,741	3,037,874	21.50	20.27	2.05
4.1 LOANS & ADVANCES	1,976,880	2,419,842	2,910,511	2,973,093	3,033,779	22.41	20.28	2.04
a. Private Sector	1,923,942	2,355,915	2,819,279	2,882,719	2,937,844	22.45	19.67	1.91
b. Financial Institutions	44,543	58,056	86,056	85,819	91,609	30.34	48.23	6.75
c. Government Organizations	8,394	5,871	5,176	4,556	4,326	-30.06	-11.83	-5.04
4.2 BILLS PURCHASED	17,199	2,956	3,459	3,648	4,094	-82.81	17.03	12.23
5 LOANS AGT. COLLECTED BILLS	571	129	-	-	-	-77.46	-100.00	0.00
6 FIXED ASSETS	40,634	47,763	71,420	73,725	73,050	17.54	49.53	-0.92
7 OTHER ASSETS	166,139	206,834	253,949	300,548	268,251	24.49	22.78	-10.75
a. Accrued Interests	37,666	43,309	46,171	113,907	104,338	14.98	6.61	-8.40
b. Others	128,473	163,525	207,777	132,453	135,995	27.28	27.06	2.67
8 Expenses not Written off	279	264	26	31	34	-5.36	-89.99	9.84
9 Non Banking Assets	4,465	4,614	5,716	5,852	5,670	3.33	23.87	-3.11
10 Reconciliation Account	16,631	12,389	13,167	14,511	25,271	-25.51	6.28	74.15
11 Profit & Loss A/c	235	1	75	6,748	1,304	-99.69	10417.22	-80.67
TOTAL	3,008,920	3,574,985	4,286,193	4,337,273	4,418,533	18.81	19.89	1.87

Statement of Assets and Liabilities of Commercial Banks

Liabilities	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2017	2018	2019	2019	2019	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	262,230	314,190	385,245	446,081	444,139	19.81	22.62	-0.44
a. Paid-up Capital	185,011	231,458	252,260	252,755	258,987	25.10	8.99	2.47
b. Statutory Reserves	46,702	56,203	67,359	71,566	78,393	20.34	19.85	9.54
c. Retained Earning	891	3,053	8,249	63,290	47,465	242.69	170.19	-25.00
d. Others Reserves	29,627	23,477	57,377	58,471	59,294	-20.76	144.40	1.41
2 BORROWINGS	29,667	33,552	82,024	93,019	96,199	13.09	144.47	3.42
a. NRB	6,081	11,690	21,327	24,810	27,666	92.25	82.43	11.51
b. "A"Class Licensed Institution	7,974	7,113	27,181	25,792	22,802	-10.80	282.13	-11.59
c. Foreign Banks and Fin. Ins.	-	-	3,299	3,446	5,692	0.00	0.00	65.19
d. Other Financial Ins.	5,299	2,436	3,283	1,957	3,085	-54.04	34.79	57.62
e. Bonds and Securities	10,312	12,312	26,935	37,014	36,954	19.39	118.76	-0.16
3 DEPOSITS	2,093,256	2,471,514	2,880,092	2,878,657	2,975,538	18.07	16.53	3.37
a. Current	199,360	249,248	301,550	243,105	260,091	25.02	20.98	6.99
b. Savings	703,029	811,668	901,359	903,149	944,531	15.45	11.05	4.58
c. Fixed	879,140	1,070,788	1,308,269	1,355,780	1,390,716	21.80	22.18	2.58
d. Call Deposits	285,289	308,550	336,801	341,978	345,413	8.15	9.16	1.00
e. Others	26,438	31,261	32,114	34,644	34,787	18.24	2.73	0.41
4 Bills Payable	2,179	3,050	2,239	3,191	10,438	40.00	-26.59	227.12
5 Other Liabilities	190,587	228,764	264,670	298,966	269,436	20.03	15.70	-9.88
1. Loan Loss Provision	41,453	44,118	42,916	52,463	49,231	6.43	-2.72	-6.16
2. Interest Suspense a/c	26,199	28,593	10,597	32,788	11,323	9.14	-62.94	-65.47
3. Others	122,935	156,052	211,156	213,714	208,882	26.94	35.31	-2.26
6 Reconciliation A/c	(2,298)	(432)	8,608	1,479	14,323	-81.22	-2094.36	868.51
7 Profit & Loss A/c	45,610	53,633	64,456	8,745	17,241	17.59	20.18	97.15
TOTAL	2,621,230	3,104,271	3,687,334	3,730,137	3,827,313	18.43	18.78	2.61
Assets								
1 LIQUID FUNDS	335,601	328,307	348,011	289,016	331,419	-2.17	6.00	14.67
a. Cash Balance	56,469	66,242	82,456	66,338	95,233	17.31	24.48	43.56
Nepalese Notes & Coins	55,472	63,741	74,684	62,803	87,809	14.91	17.17	39.82
Foreign Currency	997	2,501	7,772	3,535	7,424	150.87	210.80	110.03
b. Bank Balance	261,547	244,464	242,924	190,706	209,613	-6.53	-0.63	9.91
1. In Nepal Rastra Bank	218,402	201,684	196,554	140,177	163,320	-7.65	-2.54	16.51
2. "A"Class Licensed Institution	15,694	11,245	7,476	6,616	6,511	-28.35	-33.51	-1.59
3. Other Financial Ins.	227	192	223	258	157	-15.65	16.34	-39.30
4. In Foreign banks	27,224	31,344	38,671	43,655	39,626	15.13	23.38	-9.23
c. Money at Call	17,585	17,601	22,631	31,972	26,573	0.09	28.58	-16.89
2 INVESTMENTS	226,811	321,107	356,216	357,615	358,947	41.57	10.93	0.37
a. Govt. Securities	208,700	285,850	355,159	356,524	358,425	36.97	24.25	0.53
b. Others	18,111	35,257	1,057	1,091	522	94.67	-97.00	-52.18
3 SHARE & OTHER INVESTMENT	126,101	103,824	179,087	170,217	175,295	-17.67	72.49	2.98
4 LOANS & ADVANCES (Including Bills Purchased)	1,735,328	2,112,202	2,500,066	2,559,718	2,633,002	21.72	18.36	2.86
4.1 LOANS & ADVANCES	1,718,132	2,109,246	2,496,607	2,556,070	2,628,908	22.76	18.36	2.85
a. Private Sector	1,668,294	2,049,940	2,414,260	2,475,040	2,543,083	22.88	17.77	2.75
b. Financial Institutions	41,449	53,464	77,175	76,478	81,499	28.99	44.35	6.56
c. Government Organizations	8,388	5,842	5,172	4,552	4,326	-30.35	-11.48	-4.95
4.2 BILLS PURCHASED	17,196	2,956	3,459	3,648	4,094	-82.81	17.03	12.23
5 LOANS AGT. COLLECTED BILLS	571	129	-	-	-	-77.46	-100.00	0.00
6 FIXED ASSETS	35,012	41,139	62,650	64,734	64,126	17.50	52.29	-0.94
7 OTHER ASSETS	146,337	186,241	230,511	272,371	242,518	27.27	23.77	-10.96
a. Accrued Interests	28,672	33,650	35,840	99,204	90,667	17.36	6.51	-8.61
b. Others	117,665	152,590	194,671	123,083	127,273	29.68	27.58	3.40
8 Expenses not Written off	260	247	18	18	18	-5.00	-92.74	-1.98
9 Non Banking Assets	3,133	3,380	4,555	4,786	4,608	7.88	34.77	-3.71
10 Reconciliation Account	11,901	7,696	6,219	6,656	16,612	-35.33	-19.19	149.56
11 Profit & Loss A/c	176	-	-	5,004	768	-100.00	0.00	-84.65
TOTAL	2,621,230	3,104,271	3,687,334	3,730,137	3,827,313	18.43	18.78	2.61

Statement of Assets and Liabilities of Development Banks

Liabilities	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2017	2018	2019	2019	2019	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	38,281	44,037	47,933	56,303	52,589	15.03	8.85	-6.60
a. Paid-up Capital	30,210	38,004	40,039	39,901	37,333	25.80	5.36	-6.44
b. Statutory Reserves	4,803	5,021	6,067	6,526	6,087	4.54	20.83	-6.72
c. Retained Earning	1,287	(531)	427	8,754	7,716	-141.26	-180.42	-11.85
d. Others Reserves	1,981	1,543	1,400	1,122	1,452	-22.15	-9.24	29.46
2 BORROWINGS	876	731	5,173	3,200	4,073	-16.59	607.67	27.29
a. NRB	501	221	1,406	458	957	-55.92	536.37	108.75
b. "A"Class Licensed Institution	375	510	3,767	2,741	3,116	36.00	638.56	13.66
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00
d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00
e. Bonds and Securities	-	-	-	-	-	0.00	0.00	0.00
3 DEPOSITS	239,420	301,858	398,341	399,974	388,707	26.08	31.96	-2.82
a. Current	4,910	7,280	9,426	6,302	7,745	48.27	29.48	22.90
b. Savings	95,029	114,849	135,366	133,020	131,668	20.86	17.86	-1.02
c. Fixed	94,271	124,858	178,880	194,905	183,323	32.45	43.27	-5.94
d. Call Deposits	44,105	54,586	74,358	65,428	65,669	23.76	36.22	0.37
e. Others	1,105	285	311	318	302	-74.22	9.26	-5.08
4 Bills Payable	39	54	59	44	40	37.29	9.25	-9.88
5 Other Liabilities	16,330	17,211	20,723	25,291	20,467	5.40	20.41	-19.07
1. Loan Loss Provision	4,205	4,384	5,639	5,643	5,956	4.25	28.65	5.55
2. Interest Suspense a/c	2,087	1,607	2,069	4,816	2,758	-23.00	28.79	-42.73
3. Others	10,038	11,220	13,014	14,832	11,753	11.78	15.98	-20.76
6 Reconciliation A/c	3,260	4,584	6,828	7,835	8,664	40.62	48.97	10.58
7 Profit & Loss A/c	6,873	6,227	7,258	120	1,064	-9.40	16.57	789.50
TOTAL	305,079	374,701	486,316	492,766	475,604	22.82	29.79	-3.48
Assets								
1 LIQUID FUNDS	71,097	89,988	94,564	91,856	92,409	26.57	5.08	0.60
a. Cash Balance	6,813	7,344	8,673	8,332	8,813	7.80	18.08	5.77
Nepalese Notes & Coins	6,720	7,160	8,521	8,061	8,481	6.55	19.01	5.21
Foreign Currency	93	184	151	272	332	98.24	-18.00	22.18
b. Bank Balance	34,886	42,555	40,335	43,552	38,746	21.98	-5.22	-11.03
1. In Nepal Rastra Bank	12,554	14,045	15,331	17,117	15,215	11.88	9.16	-11.11
2. "A"Class Licensed Institution	17,790	23,101	16,437	20,221	16,755	29.85	-28.85	-17.14
3. Other Financial Ins.	4,479	5,401	8,560	6,205	6,768	20.60	58.48	9.08
4. In Foreign banks	63	7	7	8	8	-88.33	-3.28	2.63
c. Money at Call	29,398	40,089	45,556	39,972	44,851	36.37	13.64	12.21
2 INVESTMENTS	4,361	7,774	15,305	15,536	14,179	78.25	96.87	-8.73
a. Govt. Securities	4,361	7,654	15,245	15,506	13,974	75.50	99.18	-9.88
b. Others	-	120	60	30	205	0.00	-50.00	583.33
3 SHARE & OTHER INVESTMENT	2,348	3,668	4,745	5,132	4,845	56.21	29.36	-5.58
4 LOANS & ADVANCES	209,605	253,251	345,165	347,441	333,950	20.82	36.29	-3.88
4.1 LOANS & ADVANCES	209,605	253,251	345,165	347,441	333,950	20.82	36.29	-3.88
a. Private Sector	207,149	249,741	338,885	340,912	326,980	20.56	35.69	-4.09
b. Financial Institutions	2,450	3,506	6,276	6,525	6,971	43.10	79.00	6.83
c. Government Organizations	5	4	4	4	-	-25.54	0.00	-100.00
4.2 BILLS PURCHASED	-	-	-	-	-	0.00	0.00	0.00
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00
6 FIXED ASSETS	3,953	4,726	6,744	6,925	6,831	19.56	42.70	-1.36
7 OTHER ASSETS	9,634	10,047	12,326	16,046	13,848	4.28	22.68	-13.70
a. Accrued Interests	2,343	2,047	2,609	7,810	6,548	-12.64	27.50	-16.16
b. Others	7,291	8,000	9,716	7,016	6,407	9.72	21.45	-8.69
8 Expenses not Written off	13	10	6	11	14	-24.70	-35.80	33.40
9 Non Banking Assets	714	659	624	558	554	-7.73	-5.29	-0.56
10 Reconciliation Account	3,355	4,578	6,827	7,850	8,658	36.47	49.14	10.29
11 Profit & Loss A/c	-	0	9	1,412	315	0.00	6827.21	-77.68
TOTAL	305,079	374,701	486,316	492,766	475,604	22.82	29.79	-3.48

Statement of Assets and Liabilities of Finance Companies

Liabilities	Mid-July					Mid-Sept 2019	Mid-Oct 2019	% Change		
	2017	2018	2019	2019	2019			2/1	3/2	5/4
	1	2	3	4	5					
1 CAPITAL FUND	8,140	11,787	13,224	15,028	15,205	44.80	12.19	1.17		
a. Paid-up Capital	10,093	12,735	13,585	13,237	13,365	26.17	6.68	0.97		
b. Statutory Reserves	2,160	2,531	2,748	2,808	2,807	17.18	8.56	-0.02		
c. Retained Earning	(5,183)	(4,454)	(4,138)	(2,160)	(2,185)	-14.06	-7.10	1.14		
d. Others Reserves	1,070	975	1,029	1,144	1,217	-8.82	5.47	6.38		
2 BORROWINGS	1,257	1,170	3,532	2,545	3,157	-6.93	201.89	24.06		
a. NRB	512	210	194	97	99	-58.92	-7.71	2.34		
b. "A"Class Licensed Institution	745	960	3,338	2,448	3,058	28.84	247.86	24.92		
c. Foreign Banks and Fin. Ins.	-	-	-	-	-	0.00	0.00	0.00		
d. Other Financial Ins.	-	-	-	-	-	0.00	0.00	0.00		
e. Bonds and Securities	-	-	-	-	-	0.00	0.00	0.00		
3 DEPOSITS	52,131	63,558	75,995	77,796	78,704	21.92	19.57	1.17		
a. Current	91	281	530	411	425	207.55	88.38	3.48		
b. Savings	18,514	20,508	23,791	20,895	21,734	10.77	16.01	4.02		
c. Fixed	24,847	34,085	39,349	41,815	41,869	37.18	15.44	0.13		
d. Call Deposits	3,957	4,460	6,231	7,717	7,812	12.73	39.70	1.23		
e. Others	4,721	4,224	6,094	6,958	6,863	-10.54	44.28	-1.36		
4 Bills Payable	1	5	11	1	0	327.14	134.61	-63.73		
5 Other Liabilities	17,284	17,902	17,857	18,947	18,357	3.57	-0.25	-3.11		
1. Loan Loss Provision	6,895	6,507	6,338	6,309	6,625	-5.63	-2.60	5.01		
2. Interest Suspense a/c	6,606	7,505	7,604	8,313	8,037	13.60	1.33	-3.32		
3. Others	3,783	3,890	3,915	4,325	3,695	2.83	0.64	-14.56		
6 Reconciliation A/c	1,397	113	120	0	0	-91.91	6.10	0.00		
7 Profit & Loss A/c	2,400	1,478	1,805	53	193	-38.40	22.08	260.43		
TOTAL	82,610	96,013	112,543	114,370	115,615	16.22	17.22	1.09		
Assets										
1 LIQUID FUNDS	16,544	21,004	23,704	23,312	23,570	26.95	12.85	1.11		
a. Cash Balance	1,091	1,307	1,435	1,306	1,445	19.80	9.81	10.64		
Nepalese Notes & Coins	1,091	1,307	1,435	1,306	1,445	19.80	9.80	10.62		
Foreign Currency	0	0	0	0	0	-18.20	130.29	131.85		
b. Bank Balance	9,362	11,079	12,603	12,794	12,284	18.34	13.75	-3.98		
1. In Nepal Rastra Bank	2,301	2,407	3,253	4,046	3,270	4.59	35.15	-19.19		
2. "A"Class Licensed Institution	5,398	6,709	5,123	4,695	4,319	24.29	-23.64	-8.00		
3. Other Financial Ins.	1,663	1,964	4,227	4,053	4,696	18.08	115.26	15.85		
4. In Foreign banks	-	-	-	-	-	0.00	0.00	0.00		
c. Money at Call	6,092	8,618	9,666	9,212	9,841	41.47	12.17	6.83		
2 INVESTMENTS	1,534	2,350	3,881	3,999	4,001	53.15	65.18	0.04		
a. Govt. Securities	1,320	2,350	3,858	3,976	3,977	78.04	64.18	0.04		
b. Others	215	-	24	24	24	-100.00	0.00	0.00		
3 SHARE & OTHER INVESTMENT	1,489	2,172	2,357	2,434	2,413	45.87	8.51	-0.83		
4 LOANS & ADVANCES	49,146	57,345	68,738	69,582	70,921	16.68	19.87	1.92		
4.1 LOANS & ADVANCES	49,143	57,345	68,738	69,582	70,921	16.69	19.87	1.92		
a. Private Sector	48,499	56,235	66,133	66,767	67,781	15.95	17.60	1.52		
b. Financial Institutions	644	1,086	2,605	2,815	3,139	68.56	139.97	11.52		
c. Government Organizations	-	24	-	-	-	0.00	-100.00	0.00		
4.2 BILLS PURCHASED	3	-	-	-	-	-100.00	0.00	0.00		
5 LOANS AGT. COLLECTED BILLS	-	-	-	-	-	0.00	0.00	0.00		
6 FIXED ASSETS	1,669	1,898	2,026	2,065	2,092	13.68	6.75	1.31		
7 OTHER ASSETS	10,168	10,546	11,111	12,130	11,886	3.72	5.36	-2.02		
a. Accrued Interests	6,651	7,611	7,722	6,893	7,123	14.44	1.45	3.34		
b. Others	3,517	2,935	3,389	2,354	2,315	-16.55	15.49	-1.67		
8 Expenses not Written off	6	7	2	2	2	20.65	-69.16	-6.67		
9 Non Banking Assets	619	576	537	509	508	-6.92	-6.77	-0.22		
10 Reconciliation Account	1,376	115	121	5	2	-91.65	4.95	-65.11		
11 Profit & Loss A/c	59	1	66	332	221	-99.00	11229.31	-33.45		
TOTAL	82,610	96,013	112,543	114,370	115,615	16.22	17.22	1.09		

Profit and Loss Statement of Banks & Financial Institutions (Aggregate)

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2017	2018	2019	2019	2019	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	97,851	167,967	212,129	40,192	59,647	71.66	26.29	48.41
1.1 Deposit Liabilities	95,609	165,254	208,274	39,460	58,400	72.84	26.03	48.00
1.1.1 Saving A/c	23,526	39,005	48,102	9,815	14,480	65.80	23.32	47.54
1.1.2 Fixed A/c	55,651	112,317	143,530	26,439	39,224	101.82	27.79	48.36
1.1.2.1 Upto 3 Months Fixed A/c	2,496	8,398	8,211	2,019	3,339	236.48	-2.22	65.34
1.1.2.2 3 to 6 Months fixed A/c	2,673	6,799	10,806	2,235	3,263	154.39	58.93	45.97
1.1.2.3 6 Months to 1 Year Fixed	29,697	57,784	72,244	13,332	19,576	94.58	25.02	46.83
1.1.2.4 Above 1 Year	20,785	39,336	52,269	8,852	13,047	89.25	32.88	47.39
1.1.3 Call Deposit	16,430	13,818	16,374	3,160	4,629	-15.90	18.50	46.45
1.1.4 Certificate of Deposits	2	114	268	46	67	5683.67	134.99	45.15
1.2 Others	2,242	2,713	3,855	731	1,247	21.00	42.11	70.54
2 Commission/Fee Expense	601	613	1,668	169	309	1.97	172.29	82.29
3 Employees Expenses	26,627	31,472	39,312	7,332	11,337	18.20	24.91	54.63
4 Office Operating Expenses	20,755	25,517	29,456	4,446	7,406	22.95	15.44	66.58
5 Exchange Fluctuation Loss	109	125	35	13	16	15.31	-71.96	22.09
5.1 Due to Change in Exchange Rates	88	102	26	13	15	16.08	-74.34	17.15
5.2 Due to Foreign Currency Transaction	21	23	9	0	1	12.00	-61.39	151.88
6 Non-Operating Expenses	34	58	164	12	190	74.28	180.08	1519.90
7. Provision for Risk	12,763	15,147	19,852	406	7,238	18.68	31.06	1681.64
7.1 Loan loss Provision	11,477	12,875	19,032	271	6,956	12.17	47.83	2470.20
7.1.1 General Loan loss Provision	7,036	6,484	8,358	177	3,601	-7.84	28.90	1931.67
7.1.1.1 Pass Loan Loss Provision	6,257	5,679	6,457	149	2,262	-9.24	13.71	1420.47
7.1.1.2 Watch List Provision	779	806	1,901	28	1,339	3.44	135.94	4603.72
7.1.2 Special Loan Loss Provision	4,375	6,216	9,623	16	2,787	42.07	54.80	17188.49
7.1.3 Additional Loan Loss Provision	66	174	1,051	77	568	162.29	503.65	635.34
7.2. Provision for Non-Banking Assets	1,053	1,255	481	71	216	19.15	-61.67	205.30
7.3. Provision for Loss on Investment	186	716	147	65	55	284.90	-79.49	-14.25
7.4. Provision for Loss of Other Assets	46	302	191	0	10	0.00	0.00	11709.60
8 Loan Written Off	996	971	917	68	79	-2.50	-5.53	15.80
9 Provision for Staff Bonus	6,657	7,982	8,857	1,077	2,010	19.90	10.96	86.64
10 Provision for Income Tax	20,371	24,583	30,505	3,017	6,170	20.68	24.09	104.53
11 Others	56	29	21	1	5	-48.09	-28.98	414.56
12 Net Profit	54,665	61,337	74,230	8,574	17,435	12.20	21.02	103.34
TOTAL EXPENSES	241,483	335,802	417,146	65,307	111,842	39.06	24.22	71.26
Income								
1. Interest Income	194,358	283,227	359,820	51,211	96,872	45.72	27.04	89.16
1.1. On Loans and Advance	181,923	265,446	335,598	47,140	89,648	45.91	26.43	90.17
1.2. On Investment	5,875	10,903	13,247	2,890	4,374	85.58	21.50	51.34
1.2.1 Government Bonds	4,830	9,360	11,868	2,644	4,124	93.77	26.80	55.98
1.2.2 Foreign Bonds	153	186	195	35	26	21.29	4.66	-26.17
1.2.3 NRB Bonds	777	1,031	620	157	222	32.69	-39.84	41.42
1.2.4 Deventure & Bonds	115	327	565	55	2	184.63	72.80	-95.48
1.3 Agency Balance	1,022	988	1,064	141	272	-3.33	7.70	93.43
1.4 On Call Deposit	3,475	3,928	6,394	569	1,659	13.02	62.79	191.48
1.5 Others	2,063	1,963	3,517	471	919	-4.83	79.16	95.24
2. Comission & Discount	11,807	13,569	18,694	3,101	5,079	14.93	37.76	63.78
2.1 Bills Purchase & Discount	240	117	218	39	64	-51.18	86.03	61.70
2.2 Comission	9,865	11,381	15,685	2,639	4,196	15.37	37.82	59.02
2.3 Others	1,702	2,071	2,791	423	819	21.69	34.75	93.65
3 Income From Exchange Fluctuation	6,249	7,850	10,506	1,915	2,915	25.62	33.84	52.21
3.1 Due to Change in Exchange Rate	707	1,537	1,182	477	493	117.44	-23.10	3.25
3.2 Due to Foreign Currency Trans.	5,542	6,313	9,324	1,437	2,422	13.91	47.70	68.48
4 Other Operating Income	10,772	13,392	15,376	2,269	4,105	24.32	14.81	80.93
5 Non Operating Income	3,783	2,491	792	113	396	-34.15	-68.19	249.62
6 Provision Written Back	12,883	14,545	10,302	235	2,165	12.90	-29.17	823.08
7 Recovery from Written off Loan	1,504	673	995	51	61	-55.26	47.82	18.68
8 Income from Extra Ordinary Expenses	108	53	635	9	9	-50.71	1090.25	4.67
9 Net Loss	18	-	26	6,404	241	-100.00	0.00	-96.24
TOTAL INCOME	241,483	335,802	417,146	65,307	111,842	39.06	24.22	71.26

Profit and Loss Statement of Commercial Banks

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2017	2018	2019	2019	2019	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	81,092	141,815	177,011	33,290	49,702	74.88	24.82	49.30
1.1 Deposit Liabilities	79,132	139,186	173,492	32,590	48,515	75.89	24.65	48.87
1.1.1 Saving A/c	17,436	30,569	38,239	7,910	11,810	75.32	25.09	49.29
1.1.2 Fixed A/c	47,955	97,070	122,507	22,209	33,085	102.42	26.21	48.97
1.1.2.1 Upto 3 Months Fixed A/c	2,170	7,668	6,916	1,549	2,633	253.35	-9.82	70.01
1.1.2.2 3 to 6 Months fixed A/c	2,298	5,904	9,377	1,863	2,708	156.88	58.82	45.40
1.1.2.3 6 Months to 1 Year Fixed	25,818	49,040	59,650	11,077	16,351	89.94	21.64	47.61
1.1.2.4 Above 1 Year	17,668	34,458	46,565	7,720	11,392	95.03	35.14	47.57
1.1.3 Call Deposit	13,739	11,433	12,478	2,424	3,553	-16.78	9.13	46.58
1.1.4 Certificate of Deposits	2	114	268	46	67	5683.67	134.99	45.15
1.2 Others	1,960	2,629	3,519	700	1,187	34.13	33.87	69.51
2 Commission/Fee Expense	597	608	1,663	169	308	1.81	173.43	82.22
3 Employees Expenses	23,306	27,585	33,900	6,268	9,708	18.36	22.89	54.89
4 Office Operating Expenses	17,488	21,746	24,478	3,758	6,228	24.35	12.56	65.73
5 Exchange Fluctuation Loss	26	108	22	11	12	321.27	-79.15	12.15
5.1 Due to Change in Exchange Rates	5	85	14	11	12	1583.93	-83.85	12.15
5.2 Due to Foreign Currency Transaction	21	23	9	-	-	12.00	-61.82	0.00
6 Non-Operatiing Expenses	18	53	156	11	189	198.03	192.82	1557.97
7. Provision for Risk	10,569	11,964	16,833	345	5,711	13.20	40.70	1556.74
7.1 Loan loss Provision	9,651	10,356	16,382	230	5,516	7.31	58.18	2298.81
7.1.1 General Loan loss Provision	6,272	5,380	6,774	151	2,790	-14.21	25.91	1745.74
7.1.1.1 Pass Loan Loss Provision	5,678	4,860	5,223	140	1,894	-14.40	7.46	1250.94
7.1.1.2 Watch List Provision	594	520	1,552	11	896	-12.41	198.29	8088.67
7.1.2 Special Loan Loss Provision	3,369	4,856	8,592	2	2,171	44.13	76.95	141167.06
7.1.3 Additional Loan Loss Provision	10	121	1,015	77	555	1090.14	741.42	618.42
7.2. Provision for Non-Banking Assets	839	1,030	263	51	193	22.69	-74.49	277.55
7.3. Provision for Loss on Investment	46	375	4	64	1	717.05	-98.87	-98.11
7.4. Provision for Loss of Other Assets	33	203	185	-	0	0.00	0.00	0.00
8 Loan Written Off	907	885	868	68	78	-2.47	-1.91	14.90
9 Provision for Staff Bonus	5,544	7,011	7,625	1,057	1,900	26.45	8.77	79.70
10 Provision for Income Tax	17,164	21,670	26,928	2,965	5,860	26.26	24.26	97.61
11 Others	48	7	15	1	4	-85.02	103.54	337.73
12 Net Profit	45,434	53,633	65,216	8,679	16,473	18.05	21.60	89.81
TOTAL EXPENSES	202,193	287,085	354,715	56,623	96,174	41.99	23.56	69.85
Income								
1. Interest Income	161,584	241,266	304,367	44,719	82,888	49.31	26.15	85.35
1.1. On Loans and Advance	152,697	227,301	285,281	40,982	77,024	48.86	25.51	87.95
1.2. On Investment	5,687	10,487	12,684	2,781	4,147	84.41	20.95	49.14
1.2.1 Government Bonds	4,702	9,096	11,439	2,561	3,925	93.43	25.77	53.30
1.2.2 Foreign Bonds	153	186	195	35	26	21.29	4.66	-26.17
1.2.3 NRB Bonds	747	941	491	132	196	26.06	-47.80	48.20
1.2.4 Deventure & Bonds	84	264	559	53	-	212.71	111.81	-100.00
1.3 Agency Balance	483	638	878	139	225	31.95	37.71	61.41
1.4 On Call Deposit	781	1,093	2,190	363	616	39.89	100.40	69.89
1.5 Others	1,936	1,748	3,334	454	876	-9.72	90.74	92.80
2. Comission & Discount	11,328	13,027	18,058	3,026	4,947	15.00	38.62	63.50
2.1 Bills Purchase & Discount	240	117	218	39	64	-51.17	86.03	61.70
2.2 Comission	9,582	11,052	15,267	2,597	4,130	15.34	38.14	59.06
2.3 Others	1,507	1,858	2,573	390	753	23.33	38.48	93.28
3 Income From Exchange Fluctuation	6,128	7,817	10,475	1,901	2,891	27.57	33.99	52.12
3.1 Due to Change in Exchange Rate	629	1,519	1,172	463	478	141.39	-22.89	3.15
3.2 Due to Foreign Currency Trans.	5,498	6,298	9,303	1,437	2,413	14.54	47.72	67.91
4 Other Operating Income	8,715	10,703	11,744	1,780	3,276	22.81	9.73	84.03
5 Non Operating Income	2,775	1,960	509	80	314	-29.35	-74.01	292.22
6 Provision Written Back	10,242	11,618	8,057	127	1,808	13.43	-30.65	1326.94
7 Recovery from Written off Loan	1,369	647	847	45	43	-52.71	30.82	-5.98
8 Income from Extra Ordinary Expenses	52	45	658	8	9	-12.52	1348.42	5.31
9 Net Loss	-	-	-	4,938	-	0.00	0.00	-100.00
TOTAL INCOME	202,193	287,085	354,715	56,623	96,174	41.99	23.56	69.85

Profit and Loss Statement of Development Banks

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2017	2018	2019	2019	2019	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	13,201	20,949	28,665	5,667	8,115	58.69	36.83	43.20
1.1 Deposit Liabilities	13,087	20,905	28,433	5,653	8,080	59.74	36.01	42.92
1.1.1 Saving A/c	4,677	6,871	8,006	1,540	2,192	46.91	16.52	42.35
1.1.2 Fixed A/c	5,950	11,833	16,780	3,426	4,922	98.89	41.81	43.70
1.1.2.1 Upto 3 Months Fixed A/c	271	602	1,159	425	619	122.42	92.32	45.72
1.1.2.2 3 to 6 Months fixed A/c	299	732	1,210	327	478	144.41	65.26	46.22
1.1.2.3 6 Months to 1 Year Fixed	2,933	6,548	9,967	1,789	2,498	123.26	52.21	39.62
1.1.2.4 Above 1 Year	2,446	3,950	4,445	885	1,327	61.48	12.53	50.03
1.1.3 Call Deposit	2,461	2,201	3,646	688	966	-10.55	65.67	40.36
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	114	44	232	14	35	-61.53	428.78	156.81
2 Commission/Fee Expense	-	-	-	-	-	0.00	0.00	0.00
3 Employees Expenses	2,687	3,148	4,474	890	1,355	17.13	42.13	52.24
4 Office Operating Expenses	2,614	2,941	4,070	565	968	12.51	38.39	71.34
5 Exchange Fluctuation Loss	83	18	13	2	4	-78.58	-28.61	75.49
5.1 Due to Change in Exchange Rates	83	18	13	2	2	-78.61	-29.10	52.21
5.2 Due to Foreign Currency Transaction	0	0	0	0	1	10.32	188.94	151.88
6 Non-Operatiing Expenses	14	1	7	0	1	-92.71	586.86	198.67
7. Provision for Risk	1,566	2,225	2,088	42	1,058	42.12	-6.18	2423.38
7.1 Loan loss Provision	1,484	1,894	1,906	40	998	27.64	0.62	2414.33
7.1.1 General Loan loss Provision	624	950	1,332	25	574	52.38	40.21	2186.34
7.1.1.1 Pass Loan Loss Provision	465	729	1,057	8	187	56.67	44.98	2362.57
7.1.1.2 Watch List Provision	158	222	276	18	387	39.79	24.50	2110.19
7.1.2 Special Loan Loss Provision	833	911	565	15	422	9.29	-37.97	2794.58
7.1.3 Additional Loan Loss Provision	27	33	9	-	2	22.32	-74.36	0.00
7.2. Provision for Non-Banking Assets	25	92	120	2	3	259.78	31.00	45.44
7.3. Provision for Loss on Investment	46	148	62	0	53	224.17	-58.21	50413.43
7.4. Provision for Loss of Other Assets	11	91	0	-	4	0.00	0.00	0.00
8 Loan Written Off	40	82	4	-	1	105.74	-95.70	0.00
9 Provision for Staff Bonus	942	846	1,052	14	96	-10.21	24.40	599.86
10 Provision for Income Tax	2,724	2,535	3,075	36	272	-6.92	21.29	665.23
11 Others	1	21	0	0	0	2493.62	-98.52	105.88
12 Net Profit	6,872	6,227	7,258	(109)	831	-9.40	16.57	-864.55
TOTAL EXPENSES	30,743	38,991	50,705	7,107	12,699	26.83	30.04	78.69
Income								
1. Interest Income	26,568	34,091	45,718	5,335	11,518	28.32	34.10	115.90
1.1. On Loans and Advance	24,001	31,194	41,784	5,090	10,489	29.97	33.95	106.06
1.2. On Investment	136	309	434	86	173	127.69	40.73	101.36
1.2.1 Government Bonds	95	186	330	63	165	95.44	77.21	163.79
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	12	65	105	23	7	425.81	62.04	-68.13
1.2.4 Deventure & Bonds	28	58	-	-	-	106.58	-100.00	0.00
1.3 Agency Balance	344	234	35	2	2	-31.99	-85.22	43.64
1.4 On Call Deposit	2,056	2,227	3,387	142	830	8.33	52.09	482.81
1.5 Others	31	128	79	15	25	310.96	-38.78	63.89
2. Comission & Discount	385	456	554	64	116	18.45	21.62	81.73
2.1 Bills Purchase & Discount	0	-	0	-	-	-100.00	0.00	0.00
2.2 Comission	263	291	383	38	60	10.43	31.56	58.73
2.3 Others	121	165	171	26	56	35.88	4.08	115.07
3 Income From Exchange Fluctuation	121	32	31	14	23	-73.36	-3.07	61.62
3.1 Due to Change in Exchange Rate	77	17	10	14	15	-77.72	-42.21	3.26
3.2 Due to Foreign Currency Trans.	44	15	21	0	9	-65.69	41.59	3359.81
4 Other Operating Income	1,657	2,137	2,995	398	669	29.02	40.14	67.83
5 Non Operating Income	445	356	163	22	56	-19.95	-54.22	155.54
6 Provision Written Back	1,547	1,904	1,242	89	233	23.09	-34.79	160.95
7 Recovery from Written off Loan	13	10	34	0	2	-23.53	253.95	11219.51
8 Income from Extra Ordinary Expenses	9	5	(42)	0	1	-47.64	-968.96	900.54
9 Net Loss	-	-	9	1,184	81	0.00	0.00	-93.12
TOTAL INCOME	30,743	38,991	50,705	7,107	12,699	26.83	30.04	78.69

Profit and Loss Statement of Finance Companies

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2017	2018	2019	2019	2019	2/1	3/2	5/4
	1	2	3	4	5			
1 Interest Expenses	3,557	5,203	6,453	1,235	1,831	46.27	24.02	48.27
1.1 Deposit Liabilities	3,389	5,163	6,349	1,217	1,805	52.34	22.97	48.32
1.1.1 Saving A/c	1,413	1,565	1,856	365	479	10.80	18.59	31.35
1.1.2 Fixed A/c	1,747	3,414	4,243	804	1,216	95.50	24.25	51.33
1.1.2.1 Upto 3 Months Fixed A/c	55	127	137	45	86	132.03	8.05	89.92
1.1.2.2 3 to 6 Months fixed A/c	75	163	219	46	77	117.83	34.39	67.31
1.1.2.3 6 Months to 1 Year Fixed	946	2,196	2,627	466	727	132.16	19.62	56.03
1.1.2.4 Above 1 Year	671	928	1,259	247	327	38.32	35.65	32.43
1.1.3 Call Deposit	230	184	250	49	110	-20.25	36.42	125.65
1.1.4 Certificate of Deposits	-	-	-	-	-	0.00	0.00	0.00
1.2 Others	168	40	104	17	25	-76.17	159.64	44.34
2 Commission/Fee Expense	4	5	5	0	0	28.84	20.25	163.22
3 Employees Expenses	634	740	938	174	274	16.78	26.76	57.74
4 Office Operating Expenses	653	830	909	123	209	27.15	9.46	70.52
5 Exchange Fluctuation Loss	-	-	-	-	-	0.00	0.00	0.00
5.1 Due to Change in Exchange Rates	-	-	-	-	-	0.00	0.00	0.00
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	0.00	0.00	0.00
6 Non-Operating Expenses	1	4	1	-	-	223.24	-77.14	0.00
7. Provision for Risk	628	958	931	20	469	52.42	-2.80	2290.03
7.1 Loan loss Provision	343	624	745	1	442	82.01	19.35	43575.71
7.1.1 General Loan loss Provision	140	154	252	1	238	9.54	63.68	23367.71
7.1.1.1 Pass Loan Loss Provision	114	90	178	1	182	-21.10	98.33	17844.84
7.1.1.2 Watch List Provision	27	64	74	-	56	140.41	15.10	0.00
7.1.2 Special Loan Loss Provision	173	450	466	-	193	159.61	3.51	0.00
7.1.3 Additional Loan Loss Provision	29	20	27	-	11	-30.34	34.46	0.00
7.2. Provision for Non-Banking Assets	189	134	98	18	20	-29.13	-26.35	15.87
7.3. Provision for Loss on Investment	94	192	81	1	1	103.88	-58.04	66.91
7.4. Provision for Loss of Other Assets	3	8	7	0	5	0.00	0.00	5891.99
8 Loan Written Off	49	4	46	0	0	-91.21	965.03	0.00
9 Provision for Staff Bonus	171	126	180	6	14	-26.59	42.93	139.93
10 Provision for Income Tax	484	377	502	16	39	-22.00	33.07	141.83
11 Others	7	1	6	0	1	-88.62	605.47	1009.22
12 Net Profit	2,359	1,478	1,755	4	131	-37.37	18.78	3029.83
TOTAL EXPENSES	8,547	9,726	11,726	1,577	2,969	13.79	20.56	88.24
Income								
1. Interest Income	6,206	7,869	9,734	1,157	2,466	26.81	23.70	113.19
1.1. On Loans and Advance	5,225	6,951	8,533	1,068	2,135	33.04	22.76	99.97
1.2. On Investment	53	107	129	24	54	103.54	19.80	128.37
1.2.1 Government Bonds	33	78	99	20	33	137.67	27.24	61.54
1.2.2 Foreign Bonds	-	-	-	-	-	0.00	0.00	0.00
1.2.3 NRB Bonds	18	25	24	2	19	39.47	-3.02	1068.12
1.2.4 Deventure & Bonds	2	5	5	2	2	106.85	15.65	49.71
1.3 Agency Balance	194	116	151	-	45	-40.30	30.23	0.00
1.4 On Call Deposit	638	608	817	64	213	-4.74	34.35	232.59
1.5 Others	96	87	105	1	18	-9.07	20.58	1414.28
2. Comission & Discount	94	87	82	12	16	-7.69	-5.64	38.53
2.1 Bills Purchase & Discount	-	-	-	-	-	0.00	0.00	0.00
2.2 Comission	20	39	35	4	6	93.85	-7.90	41.39
2.3 Others	74	49	47	7	10	-34.80	-3.84	36.84
3 Income From Exchange Fluctuation	-	-	-	-	0	0.00	0.00	0.00
3.1 Due to Change in Exchange Rate	-	-	-	-	0	0.00	0.00	0.00
3.2 Due to Foreign Currency Trans.	-	-	-	-	-	0.00	0.00	0.00
4 Other Operating Income	401	552	636	90	161	37.80	15.30	77.58
5 Non Operating Income	564	175	120	11	26	-68.97	-31.49	131.47
6 Provision Written Back	1,094	1,023	1,003	19	125	-6.50	-1.94	567.77
7 Recovery from Written off Loan	123	16	114	6	16	-86.88	607.52	174.22
8 Income from Extra Ordinary Expenses	47	3	19	0	-	-93.48	505.32	-100.00
9 Net Loss	18	-	17	282	159	-100.00	0.00	-43.58
TOTAL INCOME	8,547	9,726	11,726	1,577	2,969	13.79	20.56	88.24

Statement of Loans and Advances of Banks & Financial Institutions (Aggregate)

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2017	2018	2019	2019	2019	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	87,899	115,386	157,905	160,351	162,571	31.27	36.85	1.38
Fishery Related	2,329	2,725	4,216	4,637	4,820	17.03	54.70	3.94
Mining Related	3,950	5,033	7,313	7,579	7,684	27.42	45.30	1.38
Agriculture, Forestry & Beverage Production Related	329,835	415,539	510,038	524,847	534,998	25.98	22.74	1.93
Construction	213,029	253,187	309,417	319,095	322,967	18.85	22.21	1.21
Electricity, Gas and Water	63,521	86,863	126,594	131,493	136,086	36.75	45.74	3.49
Metal Products, Machinery & Electronic Equipment & Assemblage	25,045	33,148	37,076	36,466	37,510	32.36	11.85	2.86
Transport, Communication and Public Utilities	76,264	83,255	93,129	95,025	95,352	9.17	11.86	0.34
Wholesaler & Retailer	436,443	532,011	615,309	629,278	642,013	21.90	15.66	2.02
Finance, Insurance and Real Estate	166,374	203,050	233,847	234,021	243,976	22.04	15.17	4.25
Hotel or Restaurant	66,900	91,146	122,122	127,017	130,848	36.24	33.99	3.02
Other Services	90,251	105,969	122,900	127,235	129,507	17.42	15.98	1.79
Consumption Loans	158,359	166,319	163,819	159,133	158,709	5.03	-1.50	-0.27
Local Government	1,569	1,554	1,569	1,571	1,565	-0.96	1.00	-0.34
Others	272,882	327,742	406,642	418,993	427,291	20.10	24.07	1.98
TOTAL	1,994,649	2,422,926	2,911,897	2,976,741	3,035,897	21.47	20.18	1.99
Productwise								
Term Loan	320,735	423,648	562,527	587,379	601,750	32.09	32.78	2.45
Overdraft	361,907	410,911	455,716	452,600	460,353	13.54	10.90	1.71
Trust Receipt Loan / Import Loan	64,530	113,869	127,216	140,142	138,476	76.46	11.72	-1.19
Demand & Other Working Capital Loan	404,195	498,116	615,755	630,650	654,193	23.24	23.62	3.73
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	168,384	201,682	237,959	243,092	246,605	19.77	17.99	1.45
Real Estate Loan	127,319	142,005	146,991	148,306	156,940	11.54	3.51	5.82
Margin Nature Loan	41,170	41,129	45,417	44,764	45,324	-0.10	10.43	1.25
Hire Purchase Loan	150,400	171,054	180,957	183,287	181,622	13.73	5.79	-0.91
Deprived Sector Loan	111,985	137,728	177,390	180,786	189,553	22.99	28.80	4.85
Bills Purchased	17,354	2,859	3,342	3,504	3,972	-83.53	16.90	13.35
Other Product	226,670	279,927	358,628	362,232	357,108	23.50	28.11	-1.41
Total	1,994,649	2,422,926	2,911,897	2,976,741	3,035,897	21.47	20.18	1.99
Collateral wise								
Gold and Silver	37,467	38,070	38,246	36,886	35,563	1.61	0.46	-3.59
Government Securities	998	470	336	331	346	-52.86	-28.53	4.41
Non Governmental Securities	34,635	37,124	35,873	35,833	36,127	7.19	-3.37	0.82
Fixed Deposit Receipts	22,176	18,558	24,099	22,356	22,179	-16.32	29.86	-0.79
Own	20,781	17,907	23,569	21,823	21,635	-13.83	31.62	-0.86
Other Licences Institutions	1,395	650	530	533	544	-53.38	-18.51	2.07
Collateral of Properties	1,734,997	2,136,643	2,600,225	2,656,518	2,703,820	23.15	21.70	1.78
Fixed Assets	1,459,790	1,788,776	2,206,624	2,250,113	2,288,707	22.54	23.36	1.72
Current Assets	275,207	347,867	393,601	406,405	415,113	26.40	13.15	2.14
Against security of Bill	15,874	18,166	23,281	30,981	31,881	14.44	28.15	2.90
Domestic Bills	798	826	2,382	1,066	1,118	3.49	188.24	4.96
Foreign Bills	15,075	17,340	20,899	29,916	30,762	15.02	20.52	2.83
Against Guarantee	63,293	78,284	100,601	100,371	105,620	23.69	28.51	5.23
Government Guarantee	2,560	2,348	2,365	2,328	2,344	-8.27	0.72	0.69
Institutional Guarantee	42,759	55,645	77,217	76,332	80,521	30.14	38.77	5.49
Personal Guarantee	5,340	6,081	5,846	6,314	6,712	13.86	-3.86	6.30
Collective Guarantee	5,829	7,086	7,398	7,479	7,473	21.56	4.42	-0.08
International Rated Foreign Bank's Guarantee	1,469	1,682	1,662	1,637	1,633	14.45	-1.16	-0.22
Other Guarantee	5,336	5,444	6,112	6,281	6,936	2.02	12.28	10.43
Credit Card	906	1,257	1,670	2,267	1,866	38.78	32.88	-17.70
Others	84,304	94,353	87,565	91,198	98,495	11.92	-7.19	8.00
Total	1,994,649	2,422,926	2,911,897	2,976,741	3,035,897	21.47	20.18	1.99

Statement of Loans and Advances of Commercial Banks

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2017	2018	2019	2019	2019	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	73,353	96,590	131,517	133,955	137,052	31.68	36.16	2.31
Fishery Related	1,997	2,330	3,427	3,839	4,018	16.72	47.04	4.65
Mining Related	3,468	4,420	6,887	7,130	7,251	27.47	55.80	1.70
Agriculture, Forestry & Beverage Production Related	315,942	398,079	483,686	498,393	509,107	26.00	21.50	2.15
Construction	178,777	212,488	251,365	259,108	266,343	18.86	18.30	2.79
Electricity, Gas and Water	59,345	82,192	119,658	124,521	129,247	38.50	45.58	3.80
Metal Products, Machinery & Electronic Equipment & Assemblage	22,633	29,803	32,235	31,649	33,006	31.68	8.16	4.29
Transport, Communication and Public Utilities	52,471	57,257	63,602	65,060	67,479	9.12	11.08	3.72
Wholesaler & Retailer	397,945	483,927	550,845	564,570	578,515	21.61	13.83	2.47
Finance, Insurance and Real Estate	148,589	179,843	200,565	200,311	209,379	21.03	11.52	4.53
Hotel or Restaurant	57,139	79,499	105,954	110,792	115,452	39.13	33.28	4.21
Other Services	80,039	95,129	109,323	113,708	116,094	18.85	14.92	2.10
Consumption Loans	134,353	141,446	137,464	133,688	134,939	5.28	-2.82	0.94
Local Government	1,507	1,500	1,513	1,513	1,510	-0.46	0.86	-0.22
Others	208,341	247,825	299,952	311,479	321,636	18.95	21.03	3.26
TOTAL	1,735,899	2,112,330	2,497,993	2,559,718	2,631,025	21.69	18.26	2.79
Productwise								
Term Loan	280,894	369,100	477,035	500,542	515,914	31.40	29.24	3.07
Overdraft	310,487	349,119	374,792	373,063	382,350	12.44	7.35	2.49
Trust Receipt Loan / Import Loan	64,520	113,869	127,214	140,139	138,470	76.49	11.72	-1.19
Demand & Other Working Capital Loan	386,184	480,565	598,418	612,794	634,538	24.44	24.52	3.55
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	140,053	167,220	186,651	190,417	196,343	19.40	11.62	3.11
Real Estate Loan	104,245	114,770	118,860	119,631	129,590	10.10	3.56	8.32
Margin Nature Loan	34,420	33,208	35,571	34,930	35,616	-3.52	7.12	1.96
Hire Purchase Loan	120,086	137,333	141,826	143,763	145,222	14.36	3.27	1.02
Deprived Sector Loan	93,429	114,232	142,088	145,137	152,832	0.00	0.00	5.30
Bills Purchased	17,352	2,856	3,339	3,501	3,969	-83.54	16.90	13.36
Other Product	184,230	230,060	292,199	295,801	296,180	24.88	27.01	0.13
Total	1,735,899	2,112,330	2,497,993	2,559,718	2,631,025	21.69	18.26	2.79
Collateral wise								
Gold and Silver	32,843	32,616	31,871	30,883	30,556	-0.69	-2.28	-1.06
Government Securities	986	433	298	293	308	-56.10	-31.05	5.07
Non Governmental Securities	29,674	30,512	27,631	27,451	27,869	2.82	-9.44	1.52
Fixed Deposit Receipts	15,282	13,517	18,896	17,998	18,064	-11.55	39.79	0.37
Own	13,888	12,876	18,366	17,466	17,521	-7.28	42.64	0.31
Other Licences Institutions	1,395	641	530	533	543	-54.03	-17.36	2.01
Collateral of Properties	1,510,055	1,864,917	2,236,454	2,289,114	2,348,179	23.50	19.92	2.58
Fixed Assets	1,234,935	1,517,181	1,843,001	1,882,827	1,933,184	22.86	21.48	2.67
Current Assets	275,119	347,736	393,453	406,287	414,995	26.39	13.15	2.14
Against security of Bill	15,874	18,164	23,279	30,981	31,881	14.43	28.16	2.90
Domestic Bills	798	824	2,380	1,066	1,118	3.17	189.00	4.96
Foreign Bills	15,075	17,340	20,899	29,916	30,762	15.02	20.52	2.83
Against Guarantee	52,805	64,117	80,168	79,318	83,886	21.42	25.03	5.76
Government Guarantee	2,456	2,250	2,267	2,230	2,250	-8.41	0.75	0.91
Institutional Guarantee	38,747	49,664	65,753	64,533	68,115	28.18	32.40	5.55
Personal Guarantee	4,274	4,505	4,146	4,409	4,746	5.40	-7.98	7.66
Collective Guarantee	641	692	474	478	454	7.95	-31.42	-4.95
International Rated Foreign Bank's Guarantee	1,469	1,682	1,662	1,637	1,633	14.45	-1.16	-0.22
Other Guarantee	5,217	5,324	5,865	6,032	6,687	2.04	10.18	10.86
Credit Card	906	1,257	1,670	2,267	1,866	38.78	32.88	-17.70
Others	77,475	86,798	77,725	81,412	88,417	12.03	-10.45	8.60
Total	1,735,899	2,112,330	2,497,993	2,559,718	2,631,025	21.69	18.26	2.79

Statement of Loans and Advances of Development Banks

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2017	2018	2019	2019	2019	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	11,518	15,080	21,662	21,519	20,818	30.93	43.65	-3.26
Fishery Related	276	341	723	728	737	23.65	112.06	1.24
Mining Related	451	592	361	388	371	31.27	-38.99	-4.30
Agriculture, Forestry & Beverage Production Related	11,610	14,743	23,263	23,412	22,783	26.98	57.80	-2.69
Construction	27,622	32,571	48,633	50,664	47,207	17.92	49.31	-6.82
Electricity, Gas and Water	4,008	4,469	6,597	6,633	6,499	11.51	47.60	-2.02
Metal Products, Machinery & Electronic Equipment & Assemblage	1,557	2,254	3,610	3,601	3,288	44.77	60.14	-8.68
Transport, Communication and Public Utilities	18,909	20,941	24,873	25,328	23,266	10.75	18.78	-8.14
Wholesaler & Retailer	32,766	40,640	55,398	55,417	53,841	24.03	36.31	-2.84
Finance, Insurance and Real Estate	14,170	18,547	25,994	26,158	26,672	30.89	40.15	1.96
Hotel or Restaurant	8,381	9,948	13,522	13,458	12,591	18.70	35.92	-6.44
Other Services	8,372	8,988	11,457	11,500	11,340	7.36	27.48	-1.39
Consumption Loans	19,361	20,685	21,569	20,775	19,098	6.84	4.27	-8.07
Local Government	25	20	23	25	23	-16.90	13.07	-8.18
Others	50,581	63,432	87,479	87,836	85,417	25.41	37.91	-2.75
TOTAL	209,605	253,251	345,165	347,441	333,950	20.82	36.29	-3.88
Productwise								
Term Loan	33,011	45,529	72,328	73,619	72,370	37.92	58.86	-1.70
Overdraft	51,420	61,791	76,191	74,374	72,480	20.17	23.30	-2.55
Trust Receipt Loan / Import Loan	10	-	-	1	5	-100.00	0.00	276.40
Demand & Other Working Capital Loan	10,587	9,701	11,710	12,070	13,893	-8.37	20.71	15.10
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	22,017	26,402	42,448	43,869	41,389	19.92	60.77	-5.65
Real Estate Loan	16,955	19,575	20,965	21,662	20,278	15.45	7.10	-6.39
Margin Nature Loan	3,835	5,692	7,600	7,673	7,540	48.39	33.52	-1.73
Hire Purchase Loan	24,555	27,530	33,002	33,383	30,282	12.11	19.88	-9.29
Deprived Sector Loan	16,415	20,705	30,550	30,558	31,329	0.00	0.00	2.52
Bills Purchased	-	-	3	3	3	0.00	0.00	-0.41
Other Product	30,800	36,327	50,368	50,229	44,381	17.94	38.65	-11.64
Total	209,605	253,251	345,165	347,441	333,950	20.82	36.29	-3.88
Collateral wise								
Gold and Silver	4,319	4,851	5,442	5,062	4,098	12.33	12.18	-19.04
Government Securities	0	38	18	18	18	24397.71	-52.02	-1.37
Non Governmental Securities	3,801	5,612	7,484	7,602	7,469	47.65	33.36	-1.75
Fixed Deposit Receipts	5,265	4,001	4,083	3,359	3,092	-24.00	2.03	-7.94
Own	5,265	3,992	4,083	3,359	3,092	-24.17	2.26	-7.94
Other Licences Institutions	-	9	-	-	-	0.00	-100.00	0.00
Collateral of Properties	186,567	226,108	310,078	313,485	300,905	21.19	37.14	-4.01
Fixed Assets	186,556	226,064	310,036	313,444	300,864	21.18	37.14	-4.01
Current Assets	11	44	42	41	41	313.42	-4.80	0.15
Against security of Bill	-	-	1	-	-	0.00	0.00	0.00
Domestic Bills	-	-	1	-	-	0.00	0.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	9,201	11,959	16,412	16,649	17,010	29.97	37.23	2.16
Government Guarantee	63	61	61	61	57	-2.90	0.11	-6.64
Institutional Guarantee	3,198	4,659	8,352	8,325	8,616	45.69	79.26	3.50
Personal Guarantee	751	845	1,073	1,261	1,316	12.57	27.00	4.40
Collective Guarantee	5,188	6,394	6,924	7,001	7,019	23.24	8.29	0.26
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	1	-	1	2	2	-100.00	0.00	-1.93
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	453	682	1,648	1,265	1,357	50.59	141.79	7.30
Total	209,605	253,251	345,165	347,441	333,950	20.82	36.29	-3.88

Statement of Loans and Advances of Finance Companies

	Mid-July			Mid-Sept	Mid-Oct	% Change		
	2017	2018	2019	2019	2019	2/1	3/2	5/4
Sectorwise	1	2	3	4	5			
Agricultural and Forest Related	3,028	3,716	4,726	4,877	4,702	22.72	27.18	-3.60
Fishery Related	56	54	66	70	65	-4.58	22.47	-7.06
Mining Related	32	21	65	62	62	-32.79	208.41	0.68
Agriculture, Forestry & Beverage Production Related	2,283	2,717	3,088	3,042	3,108	19.01	13.68	2.17
Construction	6,630	8,128	9,419	9,322	9,417	22.60	15.88	1.02
Electricity, Gas and Water	168	202	339	339	339	20.35	67.94	0.21
Metal Products, Machinery & Electronic Equipment & Assemblage	854	1,091	1,230	1,215	1,216	27.73	12.77	0.05
Transport, Communication and Public Utilities	4,884	5,057	4,654	4,637	4,607	3.53	-7.96	-0.64
Wholesaler & Retailer	5,732	7,444	9,067	9,291	9,657	29.86	21.81	3.94
Finance, Insurance and Real Estate	3,616	4,661	7,288	7,552	7,925	28.90	56.38	4.95
Hotel or Restaurant	1,380	1,698	2,647	2,767	2,805	23.06	55.85	1.38
Other Services	1,841	1,852	2,119	2,027	2,073	0.63	14.43	2.29
Consumption Loans	4,646	4,187	4,786	4,671	4,672	-9.87	14.29	0.02
Local Government	37	33	33	33	33	-10.79	0.00	0.00
Others	13,960	16,485	19,210	19,678	20,239	18.09	16.53	2.85
TOTAL	49,146	57,345	68,738	69,582	70,921	16.68	19.87	1.92
Productwise								
Term Loan	6,831	9,019	13,163	13,218	13,467	32.04	45.96	1.88
Overdraft	-	-	4,733	5,163	5,524	0.00	0.00	6.98
Trust Receipt Loan / Import Loan	-	-	1	1	1	0.00	0.00	-0.43
Demand & Other Working Capital Loan	7,425	7,850	5,628	5,785	5,761	5.73	-28.31	-0.41
Residential Personal Home Loan (Up to Rs. 1.5 Crore)	6,314	8,060	8,861	8,806	8,872	27.65	9.94	0.75
Real Estate Loan	6,118	7,661	7,165	7,013	7,072	25.21	-6.47	0.85
Margin Nature Loan	2,915	2,230	2,246	2,161	2,168	-23.50	0.72	0.31
Hire Purchase Loan	5,759	6,191	6,128	6,141	6,118	7.50	-1.01	-0.38
Deprived Sector Loan	2,141	2,791	4,752	5,091	5,391	0.00	0.00	5.89
Bills Purchased	3	3	-	-	-	0.00	-100.00	0.00
Other Product	11,640	13,541	16,061	16,202	16,547	16.32	18.61	2.13
Total	49,146	57,345	68,738	69,582	70,921	16.68	19.87	1.92
Collateral wise								
Gold and Silver	306	604	934	941	909	97.59	54.58	-3.41
Government Securities	12	-	20	20	20	-100.00	0.00	0.00
Non Governmental Securities	1,160	1,000	758	780	789	-13.81	-24.20	1.19
Fixed Deposit Receipts	1,628	1,039	1,120	998	1,023	-36.21	7.85	2.42
Own	1,628	1,039	1,120	998	1,022	-36.21	7.85	2.39
Other Licences Institutions	-	-	-	-	0	0.00	0.00	0.00
Collateral of Properties	38,376	45,618	53,693	53,918	54,735	18.87	17.70	1.52
Fixed Assets	38,299	45,531	53,587	53,842	54,659	18.88	17.69	1.52
Current Assets	77	87	106	77	77	13.95	21.50	0.00
Against security of Bill	-	3	-	-	-	0.00	-100.00	0.00
Domestic Bills	-	3	-	-	-	0.00	-100.00	0.00
Foreign Bills	-	-	-	-	-	0.00	0.00	0.00
Against Guarantee	1,287	2,209	4,021	4,404	4,725	71.62	82.09	7.28
Government Guarantee	40	37	37	37	37	-8.03	0.00	0.00
Institutional Guarantee	814	1,321	3,112	3,474	3,790	62.21	135.57	9.09
Personal Guarantee	315	730	627	645	650	131.73	-14.18	0.70
Collective Guarantee	0	0	-	-	-	0.00	-100.00	0.00
International Rated Foreign Bank's Guarantee	-	-	-	-	-	0.00	0.00	0.00
Other Guarantee	117	120	245	248	248	2.66	104.57	0.08
Credit Card	-	-	-	-	-	0.00	0.00	0.00
Others	6,377	6,873	8,192	8,521	8,721	7.78	19.19	2.34
Total	49,146	57,345	68,738	69,582	70,921	16.68	19.87	1.92

S.N.	BFI Name	NBL	RBB	INABIL	INBL	SCBNL	HBL	NSBI	NBBL	EBL	BOK	NCC	NIC	NBL
Liabilities														
1	CAPITAL FUND	29,414.91	25,397.08	24,349.70	25,481.52	14,912.74	15,191.98	14,207.39	12,793.72	17,636.62	13,545.25	12,453.85	14,049.81	10,330.44
	a. Paid-up Capital	9,811.15	9,004.80	9,011.85	12,869.75	8,011.43	8,520.26	8,449.25	8,088.30	8,106.86	8,063.10	8,133.84	9,717.65	8,458.48
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	4,542.94	8,235.27	6,435.50	5,489.45	3,619.83	3,184.12	2,645.46	2,692.37	3,815.05	2,600.03	1,451.87	2,429.81	1,453.54
	e. Share Premium	3,262.81	-	0.07	105.65	-	-	-	-	238.47	-	169.86	-	30.88
	f. Retained Earning	3,056.50	2,928.48	4,758.93	2,006.96	2,404.61	2,725.25	1,745.15	1,158.51	2,324.15	1,230.95	1,283.09	345.67	4.56
	g. Others Reserves Fund	8,741.51	5,228.53	4,143.35	5,009.70	876.87	762.35	1,367.52	854.54	3,152.08	1,651.17	1,415.19	1,556.68	382.98
2	BORROWINGS	26.92	729.34	708.82	4,093.03	-	4,653.10	6,322.22	2,877.84	1,109.08	1,561.13	1,292.30	13,922.67	6,699.77
	a. NRB	26.92	327.34	708.82	6.70	-	-	239.22	884.86	40.23	540.67	742.30	1,044.26	3,016.67
	b. Interbank Borrowing	-	342.00	-	836.34	-	1,484.00	2,290.00	-	-	-	550.00	3,200.00	683.10
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	60.00	-	-	-	-	2,793.00	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	3,250.00	-	3,169.10	1,000.00	1,992.98	1,068.85	1,020.46	-	9,678.41	3,000.00
3	DEPOSITS	116,805.38	189,282.84	172,973.45	152,713.45	76,430.34	119,025.94	99,707.05	59,382.96	135,664.53	86,324.72	72,656.50	184,749.57	95,526.28
	a. Current	27,111.58	48,310.18	18,511.13	13,980.49	14,593.08	11,807.80	4,841.47	6,474.52	9,008.05	5,462.67	3,492.60	13,264.54	4,197.64
	Domestic	26,906.86	48,146.80	14,231.55	11,038.06	9,750.07	9,322.94	4,528.26	6,091.69	8,587.30	4,999.79	3,440.64	12,634.85	3,297.01
	Foreign	204.72	163.38	4,279.58	2,942.43	4,843.01	2,484.14	313.21	382.83	420.75	462.88	51.96	629.69	900.64
	b. Savings	52,852.49	95,566.23	52,277.30	42,951.00	28,149.62	39,397.23	31,900.94	15,252.72	43,765.71	23,494.31	21,267.81	62,904.66	29,298.95
	Domestic	52,843.25	95,554.35	49,144.72	41,827.42	24,984.71	38,081.63	31,689.26	15,189.28	43,646.34	23,179.39	21,243.58	62,791.51	29,259.59
	Foreign	9.24	11.88	3,132.57	1,123.57	3,164.90	1,315.60	211.68	63.45	119.37	314.92	24.23	113.15	39.36
	c. Fixed	30,128.49	31,066.56	68,557.51	73,553.23	20,392.14	53,364.14	58,597.46	29,493.44	65,416.87	49,559.27	32,635.48	90,082.92	49,736.98
	Domestic	30,037.37	31,066.56	67,504.33	71,831.33	19,773.06	50,234.43	57,628.46	29,379.19	63,482.80	49,544.14	32,178.28	82,896.73	47,973.26
	Foreign	91.12	-	1,053.19	1,721.90	619.08	3,129.71	969.00	114.25	1,934.06	15.13	457.20	7,186.20	1,763.72
	d. Call Deposits	6,379.01	12,664.85	31,923.52	18,807.17	12,531.54	12,491.24	3,058.97	7,344.73	15,769.64	6,606.34	14,609.44	18,076.77	11,291.81
	Domestic	6,379.01	12,574.50	25,861.83	13,925.44	4,633.56	6,019.86	2,914.67	7,312.36	13,062.97	6,445.90	14,524.88	17,597.66	10,628.18
	Foreign	-	90.35	6,061.69	4,881.73	7,897.98	6,471.38	144.30	32.37	2,706.67	160.44	84.55	479.11	663.63
	e. Others	333.81	1,675.02	1,703.99	3,421.56	763.97	1,966.27	1,308.22	817.54	1,704.27	1,202.12	651.17	420.68	1,000.90
	Domestic	273.08	1,675.02	1,658.51	2,270.00	578.12	1,507.48	872.10	817.29	1,693.86	802.80	650.09	325.42	745.45
	Foreign	60.73	-	45.48	1,151.56	185.85	458.79	436.12	0.25	10.41	399.32	1.08	95.26	255.44
4	Bills Payable	24.32	8,062.39	280.26	-	129.10	253.90	281.14	42.83	298.47	69.80	13.79	147.60	20.03
5	Other Liabilities	15,703.64	28,944.97	17,306.68	21,989.89	3,797.10	6,289.53	5,946.45	9,685.23	15,458.45	5,007.47	4,508.23	16,448.90	5,838.22
	1. Sundry Creditors	646.24	1,542.48	12,894.06	1,674.10	370.47	31.95	951.43	294.93	746.72	474.71	178.87	9,065.18	89.41
	2. Loan Loss Provision	-	5,501.50	2,255.78	4,754.17	619.56	2,136.89	1,161.31	1,413.44	1,332.76	2,716.58	2,432.21	2,049.73	1,044.53
	3. Interest Suspense a/c	-	8,669.62	28.51	797.27	1.17	690.34	90.76	-	-	-	-	99.15	16.46
	4. Others	15,057.40	13,231.37	2,128.33	14,764.35	2,805.90	3,430.35	3,742.95	7,976.87	13,378.98	1,816.18	1,897.15	5,234.85	4,687.82
6	Reconciliation A/c	-	12,591.47	-	0.01	-	18.01	2.28	1,642.74	6.52	-	-	-	-
7	Profit & Loss A/c	1,350.16	1,695.54	1,123.59	734.21	644.11	694.22	437.23	402.52	690.87	383.73	340.34	847.94	376.01
	TOTAL Liabilities	163,325.33	266,703.63	216,742.50	205,012.11	95,913.40	146,126.69	126,903.76	86,827.84	170,864.53	106,892.09	91,265.00	230,166.49	118,790.73
Assets														
1	LIQUID FUNDS	13,171.28	26,448.10	20,681.94	13,370.14	18,114.73	13,734.89	8,931.44	6,095.60	15,765.73	7,425.68	8,410.03	23,671.53	9,728.24
	a. Cash Balance	4,436.43	6,148.32	3,550.73	3,166.18	1,338.70	2,494.99	3,102.76	2,679.51	2,919.77	1,898.29	3,433.98	7,072.58	3,283.54
	Nepalese Notes & Coins	4,366.29	5,966.58	3,282.12	2,846.80	1,201.74	2,090.01	3,052.76	2,618.05	2,857.07	1,837.04	3,416.52	6,442.90	3,150.02
	Foreign Currency	70.15	181.74	268.62	319.38	136.96	404.98	50.00	61.46	62.70	61.26	17.46	629.67	133.52
	b. Bank Balance	8,734.85	17,689.78	12,328.36	9,976.06	6,727.97	10,441.78	5,828.68	3,416.08	12,545.96	4,997.24	4,976.05	15,981.25	6,444.70
	1. In Nepal Rastra Bank	8,085.50	15,591.61	10,133.14	6,380.55	5,968.31	4,355.08	3,874.34	2,753.15	7,730.18	4,298.61	4,652.66	9,979.87	4,015.91
	Domestic Currency	8,085.50	15,401.81	9,779.04	6,184.48	5,797.85	4,027.95	3,848.41	2,700.75	7,654.38	4,249.70	4,651.31	7,826.97	3,663.07
	Foreign Currency	-	189.80	354.10	196.07	170.46	327.13	25.93	52.40	75.80	48.91	1.36	2,152.90	352.84
	2. "A"Class Licensed Institution	184.82	765.22	71.38	393.56	31.53	-	368.97	135.24	239.42	145.42	267.72	345.24	258.57
	Domestic Currency	184.82	775.45	71.38	381.23	31.53	-	368.97	134.44	205.18	138.05	259.45	344.72	243.77
	Foreign Currency	-	(10.23)	-	12.34	-	-	-	0.80	34.24	7.37	8.27	0.52	14.79
	3. Other Financial Ins.	-	-	-	1.68	-	-	82.62	-	-	-	-	-	35.13
	4. In Foreign Banks	464.53	1,332.95	2,123.84	3,200.26	728.13	6,004.08	1,585.37	527.69	4,576.35	553.21	55.67	5,656.14	2,135.09
	c. Money at Call	-	2,610.00	4,802.85	227.90	10,048.05	798.12	-	-	300.00	530.15	-	617.70	-
	Domestic Currency	-	2,610.00	3,150.00	-	3,140.00	-	-	-	300.00	530.15	-	617.70	-
	Foreign Currency	-	-	1,652.85	227.90	6,908.05	798.12	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	13,226.62	41,289.15	19,967.62	16,012.52	10,710.64	16,614.80	13,273.67	5,824.89	23,813.51	14,186.72	7,659.87	14,544.69	10,328.38
	a. Govt. Securities	13,226.62	41,289.15	19,967.62	16,012.52	10,710.64	16,093.16	13,273.67	5,824.89	23,813.51	14,186.72	7,659.87	14,544.69	10,328.38
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	521.64	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	9,295.42	2,601.10	16,109.43	15,011.29	9,932.59	6,276.29	3,256.20	3,819.85	1,754.30	3,633.10	2,667.66	9,648.33	4,885.44
	a. Interbank Lending	-	-	-	-	-	365.50	-	-	-	-	2,478.69	-	2,817.02
	b. Non Residents	6,264.50	-	11,683.69	10,392.71	9,684.05	5,668.11	2,907.00	3,001.40	569.25	2,522.70	-	-	1,650.83
	c. Others	3,030.92	2,601.10	4,425.75	4,618.58	248.54	242.68	349.20	818.45	1,185.05	1,110.39	188.97	9,648.33	417.59
4	LOANS & ADVANCES (Including Bills Purchased)	96,945.93	146,912.45											

S.N.	BFI Name	Kumari	Lawmi	SBL	ADBNL	Global	Citizen	Prime	Sunrise	NMB	Prabhu	Janata	Mega
Liabilities													
1	CAPITAL FUND	12,044.57	12,616.57	14,878.32	28,657.88	16,539.68	11,478.68	14,169.31	13,269.39	20,215.03	14,233.02	11,544.96	13,466.78
	a. Paid-up Capital	9,554.13	8,920.51	8,887.60	14,448.24	10,436.52	8,622.20	9,686.85	8,152.56	11,529.74	8,892.67	8,000.79	10,388.62
	b. Calls in Advance	-	-	-	-	-	-	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	1,531.07	1,443.09	2,191.96	6,951.25	2,715.96	1,554.78	2,112.12	1,452.92	2,670.89	1,744.90	905.58	1,339.30
	e. Share Premium	-	-	122.09	-	5.39	-	0.64	127.16	2,541.41	-	-	-
	f. Retained Earning	883.70	1,237.39	1,510.52	3,846.64	2,084.55	(96.38)	1,691.90	2,656.90	1,443.95	1,483.70	2,179.27	1,221.87
	g. Others Reserves Fund	75.68	1,015.58	2,166.15	3,411.74	1,297.26	1,398.08	677.79	879.85	2,029.04	2,111.75	459.32	516.99
2	BORROWINGS	3,592.50	885.88	5,939.68	323.72	4,833.19	4,684.04	2,357.27	4,252.26	6,918.09	5,975.24	3,968.00	1,167.07
	a. NRB	1,892.50	476.32	359.70	33.08	992.89	2,534.76	357.27	2,565.23	1,155.07	3,875.24	2,118.00	1,167.07
	b. Interbank Borrowing	1,700.00	-	113.90	228.60	67.70	1,650.00	2,000.00	687.03	-	2,100.00	1,850.00	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	2,276.00	-	-	-	3,415.50	-	-	-
	d. Other Financial Ins.	-	-	-	62.04	-	-	-	-	169.56	-	-	-
	e. Bonds and Securities	-	409.56	5,466.08	-	1,496.60	499.28	-	1,000.00	2,177.96	-	-	-
3	DEPOSITS	87,796.17	88,863.88	124,373.89	122,944.30	132,376.24	76,886.47	88,093.50	80,301.28	123,565.06	114,078.33	80,131.30	83,284.65
	a. Current	4,278.31	4,434.67	6,772.66	12,981.37	8,149.62	4,643.71	3,816.67	3,999.89	5,270.03	6,092.01	3,679.10	4,240.28
	Domestic	4,092.89	3,989.74	6,592.56	12,976.07	7,703.87	4,532.57	3,719.39	3,845.45	4,738.83	6,026.84	3,656.15	4,005.86
	Foreign	185.42	444.93	180.10	5.30	445.75	111.15	97.28	154.44	531.20	65.16	22.95	234.43
	b. Savings	19,454.99	25,545.19	36,729.91	36,537.92	45,770.96	18,082.07	17,439.36	24,969.98	34,697.59	43,165.22	22,347.87	21,041.92
	Domestic	19,324.37	25,106.14	36,603.19	36,537.83	45,477.26	17,936.81	17,429.23	24,880.24	34,526.45	43,126.02	22,341.32	20,967.19
	Foreign	130.62	439.05	126.73	0.09	293.71	145.26	10.13	89.75	171.14	39.20	6.56	74.73
	c. Fixed	49,400.18	47,956.72	60,894.54	70,250.81	64,621.19	46,252.97	44,320.49	43,677.38	65,942.82	49,809.14	43,197.93	42,327.78
	Domestic	46,133.67	44,883.22	58,778.28	70,250.81	64,013.57	45,255.97	43,122.97	42,900.11	63,687.12	44,128.21	38,777.16	41,298.26
	Foreign	3,266.52	3,073.49	2,116.26	-	607.63	997.00	1,197.53	777.26	2,255.69	5,680.94	4,420.77	1,029.52
	d. Call Deposits	13,850.80	9,562.48	18,776.34	2,545.09	12,631.14	7,476.57	20,667.57	6,510.74	12,718.29	13,597.82	10,537.91	14,989.52
	Domestic	13,647.22	8,015.39	18,692.99	2,545.09	12,112.22	7,419.96	20,649.60	5,913.01	8,914.66	12,709.81	10,481.38	14,920.02
	Foreign	203.58	1,547.09	83.35	-	518.92	56.62	17.97	597.73	3,803.63	888.00	56.53	69.50
	e. Others	811.88	1,364.83	1,200.43	629.11	1,203.32	431.15	1,849.41	1,143.30	4,936.32	1,414.14	368.47	685.15
	Domestic	811.88	1,165.89	1,200.36	629.11	1,195.11	431.15	1,849.41	1,143.30	4,200.57	1,414.14	368.47	685.15
	Foreign	-	198.94	0.07	-	8.21	-	-	-	735.75	-	-	-
4	Bills Payable	49.54	164.90	-	-	-	215.82	113.66	40.13	71.31	29.04	15.44	33.50
5	Other Liabilities	5,696.24	4,697.87	12,129.98	23,468.91	11,109.27	3,392.25	6,640.46	3,730.31	9,296.12	14,315.81	5,597.98	767.09
	1. Sundry Creditors	3,123.09	766.25	4,351.21	5,162.85	1,512.06	37.57	49.12	11.46	93.37	5,573.32	10.93	20.45
	2. Loan Loss Provision	1,437.66	-	2,011.24	3,541.27	2,045.89	1,339.86	1,510.59	1,398.25	2,844.87	3,140.77	-	-
	3. Interest Suspense a/c	-	-	-	360.78	-	-	-	194.83	373.68	-	-	-
	4. Others	1,135.50	3,931.62	5,767.53	14,404.00	7,551.32	2,014.82	4,885.92	1,946.93	6,357.89	5,601.72	5,587.06	746.64
6	Reconciliation A/c	-	-	-	-	-	-	-	-	-	62.00	-	-
7	Profit & Loss A/c	401.99	401.95	529.98	599.02	753.14	349.17	659.77	454.46	815.14	628.47	366.92	437.41
	TOTAL Liabilities	109,581.02	107,631.04	157,851.85	175,993.83	165,611.53	97,006.43	112,033.96	102,047.83	160,880.74	149,321.90	101,624.61	99,156.49
Assets													
1	LIQUID FUNDS	10,655.64	7,611.46	11,967.41	8,272.36	10,499.34	8,372.61	9,928.76	6,306.64	13,811.97	14,986.60	9,368.82	10,620.41
	a. Cash Balance	2,602.56	2,191.15	3,640.50	4,330.99	3,625.42	2,978.69	3,336.03	2,169.09	3,915.93	3,654.02	2,965.70	7,631.73
	Nepalese Notes & Coins	2,472.72	2,145.39	3,390.83	4,300.19	3,440.93	2,876.14	3,299.23	2,092.57	3,677.77	3,513.63	2,904.10	4,046.11
	Foreign Currency	129.83	45.75	249.67	30.79	184.49	102.55	36.80	76.52	238.15	140.39	61.60	3,585.62
	b. Bank Balance	4,918.73	5,420.31	6,876.91	3,941.37	6,873.92	4,542.00	6,592.73	4,137.55	9,093.88	11,332.57	6,403.12	2,988.68
	1. In Nepal Rastra Bank	4,375.44	4,308.39	5,926.07	2,694.85	5,986.32	3,654.72	4,914.01	3,879.00	7,253.10	10,080.06	5,346.13	2,988.68
	Domestic Currency	4,317.35	4,229.15	4,883.15	2,661.04	5,858.40	3,637.76	4,879.26	3,866.65	4,383.28	6,519.18	4,352.69	2,988.68
	Foreign Currency	58.09	79.24	1,042.92	33.81	127.92	16.96	34.75	12.36	2,869.82	3,560.88	993.44	-
	2. "A" Class Licensed Institution	91.23	438.26	118.75	792.02	169.56	303.67	121.42	35.50	298.75	212.38	139.16	-
	Domestic Currency	-	424.63	114.76	502.58	163.51	297.92	103.22	35.33	298.70	211.81	92.14	-
	Foreign Currency	91.23	13.63	4.00	289.44	6.04	5.75	18.20	0.17	0.05	0.58	47.01	-
	3. Other Financial Ins.	-	-	-	-	-	-	-	1.34	4.98	20.79	-	-
	4. In Foreign Banks	452.06	673.66	832.08	454.50	718.04	583.61	1,557.30	221.70	1,537.05	1,019.34	917.83	-
	c. Money at Call	3,134.35	-	1,450.00	-	-	851.92	-	-	802.16	-	-	-
	Domestic Currency	1,820.38	-	1,450.00	-	-	-	-	-	-	-	-	-
	Foreign Currency	1,313.97	-	-	-	-	851.92	-	-	802.16	-	-	-
2	INVESTMENT IN SECURITIES	9,185.64	5,107.08	14,212.24	16,601.36	11,447.33	9,153.39	8,862.70	10,652.92	10,005.92	12,147.52	8,745.04	10,627.92
	a. Govt. Securities	9,185.64	5,107.08	14,212.24	16,601.36	11,447.33	9,153.39	8,862.70	10,652.92	10,005.92	12,147.52	8,745.04	10,627.92
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	2,856.71	9,008.85	5,735.79	11,795.86	10,205.29	3,990.37	3,461.74	5,602.43	12,369.90	6,620.88	5,415.58	1,993.05
	a. Interbank Lending	73.28	2,085.89	-	3,170.00	2,697.14	742.86	363.54	4,665.33	6,376.07	-	3,015.22	-
	b. Non Residents	2,218.24	3,921.97	1,800.37	-	5,462.40	2,542.40	2,512.45	-	4,785.76	2,479.23	1,889.91	1,044.51
	c. Others	565.19	3,001.00	3,935.42	8,625.86	2,045.75	705.11	585.75	937.10	1,208.07	4,141.66	510.45	948.54
4	LOANS & ADVANCES (Including Bills Purchased)	82,027.63	80,107.74	113,076.13	111,953.90	123,666.57	69,597.58	82,880.17	74,160.91	115,297.26	95,786.65	70,951.54	74,341.80
	4.1 LOANS & ADVANCES	82,027.63	80,107.74	113,009.63	111,953.90	123,666.57	69,482.64	82,716.47	73,240.04	115,297.26	95,786.40	70,951.54	74,341.80
	a. Private Sector	78,321.40	80,107.74	107,112.90	111,945.42	119,071.01	67,750.94	78,284.85	71,645.48	110,850.36	95,786.40	67,980.17	70,829.65
	b. Financial Institutions	3,706.23	-	5,896.73	8.48	4,595.56	1,731.70	3,838.47	1,594.56	4,446.90	-	2,576.34	3,512.15
	c. Government Organizations	-	-	-	-	-	-	593.15	-	-	-	395.03	-
	4.2 BILL												

S.N.	BFI Name	CBL	Century	Sanima	Mahalaxmi	Narayani	Sahayogi	Karnali	Shangrila	Excel	Deva	Miteri
Liabilities												
1	CAPITAL FUND	10,147.37	10,012.24	11,100.23	4,745.38	194.96	764.68	524.75	3,480.02	1,004.95	3,850.15	932.28
	a. Paid-up Capital	8,003.39	8,415.47	8,801.38	2,844.50	55.57	509.67	502.83	2,606.64	692.67	3,177.10	585.00
	b. Calls in Advance	-	-	-	-	8.82	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	10.05	-	-	-	-	-	-
	d. General Reserves	871.13	688.79	1,623.66	778.72	14.16	119.91	19.17	316.52	170.05	347.41	339.06
	e. Share Premium	-	34.37	-	-	-	4.33	-	-	4.89	-	-
	f. Retained Earning	541.76	739.74	67.03	963.91	96.61	127.27	2.76	521.94	132.25	294.72	1.26
	g. Others Reserves Fund	731.08	133.86	608.16	158.26	9.76	3.50	-	34.91	5.08	30.92	6.96
2	BORROWINGS	2,494.29	498.68	4,312.58	490.05	-	-	-	3.67	-	123.38	-
	a. NRB	744.29	498.68	1,318.04	-	-	-	-	3.67	-	3.38	-
	b. Interbank Borrowing	1,750.00	-	1,269.83	490.05	-	-	-	-	-	120.00	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	1,724.71	-	-	-	-	-	-	-	-
3	DEPOSITS	47,176.10	66,936.49	97,487.08	33,987.74	25.83	4,858.62	3,498.56	23,296.12	7,652.70	23,522.03	4,939.80
	a. Current	2,468.48	2,711.01	5,497.76	783.65	-	129.20	25.62	337.38	178.81	352.98	101.48
	Domestic	2,441.88	2,592.01	5,261.82	780.97	-	129.20	25.62	337.38	178.81	352.78	101.48
	Foreign	26.60	119.00	235.94	2.68	-	-	-	-	-	0.20	-
	b. Savings	11,124.07	16,563.45	31,981.99	12,173.10	25.69	3,518.42	1,450.80	8,754.31	2,990.47	8,373.61	1,709.20
	Domestic	11,040.95	16,525.28	31,472.23	12,172.48	25.69	3,518.42	1,450.80	8,754.31	2,990.47	8,372.92	1,709.20
	Foreign	83.12	38.17	509.76	0.62	-	-	-	-	-	0.69	-
	c. Fixed	25,598.64	33,710.41	50,170.36	16,860.97	0.01	1,058.01	1,528.86	10,652.23	3,337.90	11,007.32	2,602.20
	Domestic	25,186.20	33,710.41	47,343.42	16,860.97	0.01	1,058.01	1,528.86	10,652.23	3,337.90	11,006.64	2,602.20
	Foreign	412.44	-	2,826.94	-	-	-	-	-	-	0.68	-
	d. Call Deposits	7,452.58	13,535.71	9,005.70	4,170.02	-	152.99	489.15	3,533.48	1,141.33	3,775.50	526.58
	Domestic	7,379.01	13,532.42	8,756.32	4,170.02	-	152.99	489.15	3,533.48	1,141.33	3,775.50	526.58
	Foreign	73.57	3.29	249.38	-	-	-	-	-	-	-	-
	e. Others	532.33	415.91	831.27	-	0.13	-	4.15	18.73	4.19	12.62	0.33
	Domestic	532.33	415.91	823.17	-	0.13	-	4.15	18.73	4.19	12.62	0.33
	Foreign	-	-	8.09	-	-	-	-	-	-	-	-
4	Bills Payable	24.85	55.77	-	2.01	-	-	-	5.84	-	5.88	-
5	Other Liabilities	4,561.58	927.37	6,180.01	3,391.02	53.74	189.43	95.80	833.23	406.01	1,276.99	151.99
	1. Sundry Creditors	16.18	65.51	27.11	550.82	18.38	7.63	15.84	61.78	3.98	65.27	55.58
	2. Loan Loss Provision	1,396.08	-	1,146.31	711.48	7.67	63.46	41.01	337.46	93.12	710.63	47.07
	3. Interest Suspense a/c	-	-	-	414.21	11.54	17.43	26.58	158.32	69.62	191.59	9.06
	4. Others	3,149.32	861.86	5,006.60	1,714.52	16.15	100.91	12.37	275.67	239.29	309.50	40.27
6	Reconciliation A/c	-	-	-	-	118.52	-	-	-	-	0.41	-
7	Profit & Loss A/c	158.95	370.82	593.60	167.39	1.07	15.19	2.52	18.00	29.38	44.15	24.90
	TOTAL Liabilities	64,563.13	78,801.37	119,673.50	42,783.59	394.10	5,827.92	4,121.63	27,636.87	9,093.04	28,822.98	6,048.96
Assets												
1	LIQUID FUNDS	5,165.42	8,834.76	9,467.17	7,993.71	59.03	1,578.68	1,517.44	5,043.87	1,733.56	5,666.07	957.36
	a. Cash Balance	2,121.64	2,620.90	1,922.54	494.90	0.76	138.87	117.61	450.51	302.63	763.18	86.91
	Nepalese Notes & Coins	2,096.50	2,588.57	1,836.18	478.43	0.76	138.87	117.61	450.32	302.63	758.47	86.91
	Foreign Currency	25.14	32.33	86.37	16.47	-	-	-	0.19	-	4.71	-
	b. Bank Balance	2,643.91	6,213.86	7,544.63	7,498.81	58.27	194.76	136.13	4,593.36	480.18	965.39	178.29
	1. In Nepal Rastra Bank	2,051.58	4,797.50	7,244.77	1,585.77	4.46	188.52	136.13	899.61	135.87	915.59	159.29
	Domestic Currency	2,032.84	4,774.24	3,453.19	1,585.77	4.46	188.52	136.13	899.61	135.87	914.24	159.29
	Foreign Currency	18.74	23.26	3,791.58	0.00	-	-	-	-	-	1.35	-
	2. "A"Class Licensed Institution	250.47	216.48	116.07	5,264.37	-	6.24	-	2,142.04	344.31	27.96	19.00
	Domestic Currency	245.95	180.43	101.85	5,238.07	-	6.24	-	2,132.92	344.31	27.72	19.00
	Foreign Currency	4.52	36.05	14.22	26.30	-	-	-	9.12	-	0.24	-
	3. Other Financial Ins.	-	10.11	-	645.92	53.81	-	-	1,546.38	-	21.84	-
	4. In Foreign Banks	341.85	1,189.76	183.79	2.75	-	-	-	5.34	-	-	-
	c. Money at Call	399.88	-	-	-	-	1,245.05	1,263.71	-	950.74	3,937.50	692.15
	Domestic Currency	-	-	-	-	-	1,245.05	1,263.71	-	948.38	3,920.68	692.15
	Foreign Currency	399.88	-	-	-	-	-	-	-	2.37	16.83	-
2	INVESTMENT IN SECURITIES	6,505.11	5,068.92	13,170.38	2,081.88	-	-	-	1,027.54	-	470.75	828.47
	a. Govt. Securities	6,505.11	5,068.92	13,170.38	2,081.88	-	-	-	1,027.54	-	470.75	828.47
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	1,974.01	2,366.47	3,007.26	504.35	1.44	2.00	-	429.92	152.86	441.75	10.47
	a. Interbank Lending	-	1,120.13	34.16	-	-	-	-	3.35	-	24.42	-
	b. Non Residents	1,471.61	799.05	1,962.23	-	-	-	-	-	-	-	-
	c. Others	502.39	447.29	1,010.88	504.35	1.44	2.00	-	426.57	152.86	417.33	10.47
4	LOANS & ADVANCES (Including Bills Purchased)	46,261.22	60,270.58	85,945.56	28,908.09	10.39	4,039.67	2,308.52	20,044.70	6,682.42	21,184.26	4,076.09
	4.1 LOANS & ADVANCES	46,261.22	60,268.23	85,945.56	28,908.09	10.39	4,039.67	2,308.52	20,044.70	6,682.42	21,184.26	4,076.09
	a. Private Sector	43,833.40	57,960.03	83,340.31	28,030.30	10.39	4,039.67	2,308.52	20,044.70	6,682.42	20,559.10	4,076.09
	b. Financial Institutions	1,837.65	2,308.20	2,465.81	877.80	-	-	-	-	-	625.16	-
	c. Government Organizations	590.17	-	139.43	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	2.35	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	2.35	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-
6	FIXED ASSETS	1,062.85	637.24	1,255.62	734.32	1.70	93.07	106.18	427.01	237.62	382.26	38.80
7	OTHER ASSETS	3,363.55	1,600.14	6,827.51	2,266.03	200.98	114.50	189.49	663.84	286.57	650.13	137.78
	a. Accrued Interest:	845.93	77.40	905.15	488.05	114.53	17.43	26.58	222.02	69.62	202.33	9.06
	Financial Institutions	609.76	-	364.51	-	-	-	-	-	44.37	84.23	3.42
	Government Enterprises	103.59	71.23	327.07	-	-	-	-	14.67	-	7.61	-
	Private Sector	132.58	6.17	213.57	488.05	114.53	17.43	26.58	207.35	25.25	110.49	5.64
	b. Staff Loans / Adv.	408.07	772.72	1,186.97	99.33	1.51	3.01	65.11	167.36	81.38	198.46	43.58
	c. Sundry Debtors	14.24	188.35	31.81	3.62	71.12	21.04	69.48	44.07	42.82	52.56	0.54
	d. Cash In Transit	2.33	-	-	-	-	0.26	-	-	-	-	-
	e. Others	2,092.97	561.67	4,703.57	1							

S.N.	BFI Name	Tirau	Mukti	Garima	GandakiDB	Kamana	Corporate	Jyoti	Shine	Kanchan	LumbiniDB	Sindhu	Sahara
Liabilities													
1	CAPITAL FUND	1,468.09	5,197.37	3,747.84	3,979.10	3,461.76	372.44	3,945.80	3,685.00	693.86	3,830.89	625.33	236.32
	a. Paid-up Capital	1,144.17	3,064.76	2,788.37	2,750.00	2,540.20	200.00	3,100.04	2,622.90	531.30	2,586.96	500.03	163.37
	b. Calls in Advance	-	391.40	-	-	-	170.55	-	-	-	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	126.89	411.25	345.10	550.23	338.87	38.85	269.51	407.87	61.75	520.44	24.23	64.08
	e. Share Premium	-	-	0.10	27.90	-	-	4.89	2.47	-	0.51	6.01	8.74
	f. Retained Earning	180.48	1,307.57	586.88	630.81	510.82	(137.98)	518.21	575.79	98.86	628.12	94.44	-
	g. Others Reserves Fund	16.56	22.39	27.39	20.17	71.88	101.01	53.15	75.96	1.95	94.85	0.62	0.13
2	BORROWINGS	-	500.00	-	1.50	-	-	2,054.37	-	-	500.00	-	-
	a. NRB	-	500.00	-	1.50	-	-	148.37	-	-	300.00	-	-
	b. Interbank Borrowing	-	-	-	-	-	-	1,906.00	-	-	200.00	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	-	-	-	-	-
3	DEPOSITS	10,674.82	49,274.85	35,945.68	30,099.92	25,486.44	242.49	30,725.29	27,213.48	6,096.04	26,435.66	2,647.46	845.87
	a. Current	106.90	947.83	934.13	419.58	363.21	4.48	839.86	364.04	505.50	561.36	149.23	37.12
	Domestic	106.90	947.83	934.13	419.58	363.21	4.48	839.84	364.04	505.50	561.36	149.23	37.12
	Foreign	-	-	-	-	-	-	0.02	-	-	-	-	-
	b. Savings	4,383.30	16,049.17	11,019.29	9,372.66	7,451.48	86.88	8,687.77	13,298.88	2,709.40	6,933.16	1,037.84	568.32
	Domestic	4,383.30	16,048.60	11,019.29	9,372.66	7,451.48	86.88	8,686.46	13,298.88	2,709.40	6,933.07	1,037.84	568.32
	Foreign	-	0.57	-	-	-	-	1.32	-	-	0.09	-	-
	c. Fixed	5,020.86	23,271.45	17,356.42	15,137.60	13,669.36	113.30	14,314.76	11,973.02	1,840.35	12,723.17	772.72	78.41
	Domestic	5,020.86	23,271.45	16,670.92	15,137.60	13,669.36	113.30	13,516.76	11,973.02	1,840.35	12,723.17	772.72	78.41
	Foreign	-	-	685.50	-	-	-	798.00	-	-	-	-	-
	d. Call Deposits	1,072.80	8,977.13	6,615.82	5,158.23	4,002.38	36.98	6,833.98	1,570.82	1,040.78	6,205.31	687.17	162.02
	Domestic	1,072.80	8,977.13	6,615.82	5,158.23	4,002.38	36.98	6,833.98	1,570.82	1,040.78	6,205.31	687.17	162.02
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	90.96	29.26	20.02	11.86	-	0.84	48.91	6.72	-	12.66	0.50	-
	Domestic	90.96	29.26	20.02	11.86	-	0.84	48.91	6.72	-	12.66	0.50	-
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	12.24	3.10	5.25	-	-	-	-	-	5.28	-	-
5	Other Liabilities	421.05	1,852.21	2,086.27	1,408.28	960.36	410.55	1,546.66	1,046.82	193.58	2,565.31	98.25	38.62
	1. Sundry Creditors	23.89	0.96	73.76	107.07	75.87	3.30	17.58	116.23	0.63	69.35	2.28	1.33
	2. Loan Loss Provision	117.95	467.84	374.88	413.52	432.13	94.61	440.96	300.87	77.71	606.90	54.75	10.35
	3. Interest Suspense a/c	37.78	254.76	139.10	195.77	143.72	148.36	261.30	97.62	19.31	394.12	17.97	4.10
	4. Others	241.42	1,128.65	1,498.53	691.92	308.65	164.28	826.82	532.11	95.93	1,494.94	23.24	22.84
6	Reconciliation A/c	-	-	8,545.25	-	(0.02)	-	0.00	-	-	-	-	-
7	Profit & Loss A/c	23.19	189.26	124.65	-	-	22.40	18.50	248.65	3.77	16.25	-	4.30
	TOTAL Liabilities	12,587.15	57,025.94	50,452.80	35,494.05	29,908.53	1,047.88	38,290.62	32,193.95	6,987.24	33,353.38	3,371.04	1,125.11
Assets													
1	LIQUID FUNDS	2,966.83	11,030.56	8,064.92	7,034.69	5,264.47	248.50	9,005.21	5,686.81	1,702.07	5,691.04	711.90	435.66
	a. Cash Balance	307.40	1,202.03	622.73	705.30	461.59	4.72	1,122.47	474.50	50.05	369.09	95.34	13.27
	Nepalese Notes & Coins	307.40	1,076.35	620.58	705.08	460.27	4.72	952.87	474.50	50.05	366.66	95.34	13.27
	Foreign Currency	-	125.68	2.15	0.22	1.33	-	169.60	-	-	2.43	-	-
	b. Bank Balance	2,634.63	1,755.92	1,149.25	1,296.78	4,802.88	243.78	2,405.35	1,151.99	282.13	5,321.94	114.85	422.40
	1. In Nepal Rastra Bank	477.55	1,752.96	1,148.69	1,296.78	922.74	9.53	1,554.25	1,140.79	62.80	1,098.40	32.77	41.89
	Domestic Currency	477.55	1,677.37	1,147.55	1,296.78	922.74	9.53	1,544.90	1,140.79	62.80	1,098.40	32.77	41.89
	Foreign Currency	-	75.59	1.14	-	-	-	9.35	-	-	-	-	-
	2. "A"Class Licensed Institution	1,442.66	2.96	0.56	-	2,506.18	116.29	851.10	11.12	219.33	2,811.53	82.07	359.52
	Domestic Currency	1,442.66	-	-	-	2,502.76	116.29	43.69	1.01	219.33	2,799.86	82.07	359.52
	Foreign Currency	-	2.96	0.56	-	3.42	-	807.41	10.10	-	11.67	-	-
	3. Other Financial Ins.	714.41	-	-	-	1,373.96	117.96	-	0.08	-	1,412.01	-	20.99
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	24.80	8,072.61	6,292.94	5,032.61	-	-	5,477.39	4,060.32	1,369.89	-	501.71	-
	Domestic Currency	24.80	8,072.61	6,292.94	5,032.61	-	-	5,443.17	4,060.32	1,369.89	-	501.71	-
	Foreign Currency	-	-	-	-	-	-	34.22	-	-	-	-	-
2	INVESTMENT IN SECURITIES	175.00	2,212.47	1,108.40	700.00	586.67	-	998.57	1,154.73	-	1,347.08	10.00	-
	a. Govt. Securities	-	2,212.47	1,108.40	700.00	586.67	-	998.57	1,154.73	-	1,347.08	10.00	-
	b. NRB Bond	175.00	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	73.67	495.83	246.05	150.22	674.85	-	580.08	174.13	55.40	509.71	19.69	-
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	73.67	495.83	246.05	150.22	674.85	-	580.08	174.13	55.40	509.71	19.69	-
4	LOANS & ADVANCES (Including Bills Purchased)	8,843.71	41,266.66	30,524.92	26,303.91	22,150.16	361.02	26,115.09	23,926.01	4,977.04	23,454.32	2,303.60	652.23
	4.1 LOANS & ADVANCES	8,843.71	41,266.66	30,524.92	26,303.91	22,150.16	361.02	26,115.09	23,926.01	4,977.04	23,454.32	2,303.60	652.23
	a. Private Sector	8,768.71	41,162.62	30,239.92	26,303.91	20,841.08	361.02	26,115.09	23,926.01	4,977.04	22,110.92	2,303.60	652.23
	b. Financial Institutions	75.00	104.03	285.00	-	1,309.08	-	-	-	-	1,343.40	-	-
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-
6	FIXED ASSETS	283.01	750.05	437.69	375.99	599.18	8.32	597.52	385.59	109.25	499.33	221.17	7.04
7	OTHER ASSETS	235.44	1,270.37	1,490.58	912.41	594.91	272.10	976.40	698.60	142.63	1,797.57	98.70	28.28
	a. Accrued Interest:	37.78	297.18	235.85	200.63	146.90	148.36	307.47	111.05	19.31	420.72	17.97	4.16
	Financial Institutions	4.92	44.20	1.94	-	-	121.77	-	-	11.43	294.69	-	2.61
	Government Enterprises	-	42.42	25.58	4.86	2.81	-	21.34	13.43	-	17.90	-	-
	Private Sector	32.86	210.56	208.33	195.77	144.09	26.59	286.13	97.62	7.89	108.13	17.97	1.55
	b. Staff Loans / Adv.	75.89	398.34	196.89	120.60	190.00	0.46	231.97	187.12	56.39	61.66	44.96	1.19
	c. Sundry Debtors	4.24	103.64	37.22	220.77	109.01	4.90	5.08	-	16.39	700.25	0.02	14.65
	d. Cash In Transit	-	-	-	-	-	-	-	-	-	0.04	-	-
	e. Others	117.5											

S.N.	BFI Name	Community	Kailash	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAF	Goodwill	Shree	lalitpur	United	BestFC	Progressive
Liabilities															
1	CAPITAL FUND	612.64	3,802.99	56.92	857.10	518.58	179.49	214.07	1,250.76	1,023.63	1,099.66	140.49	1,561.93	728.31	846.83
	a. Paid-up Capital	531.66	2,520.64	28.00	787.11	500.00	135.80	233.33	867.99	800.00	810.00	187.95	1,010.52	828.91	800.10
	b. Calls in Advance	-	-	15.09	-	-	84.93	-	-	-	-	48.93	-	-	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	23.51	754.39	1.59	42.58	0.61	40.00	196.14	392.62	114.83	179.76	133.97	165.80	157.16	12.44
	e. Share Premium	-	-	-	20.95	5.00	-	2.48	22.40	4.53	-	-	189.00	3.03	7.12
	f. Retained Earning	57.29	496.37	11.94	3.15	12.98	(170.45)	(241.24)	(54.29)	85.81	106.34	(230.35)	180.92	(358.57)	21.76
	g. Others Reserves Fund	0.17	31.59	0.30	3.30	-	89.21	23.36	22.04	18.47	3.56	0.00	15.70	97.78	5.41
2	BORROWINGS	-	400.00	-	-	-	-	-	150.00	92.50	100.00	-	200.00	-	-
	a. NRB	-	-	-	-	-	-	-	-	92.50	-	-	-	-	-
	b. Interbank Borrowing	-	400.00	-	-	-	-	-	150.00	-	100.00	-	200.00	-	-
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	DEPOSITS	3,786.98	32,941.88	501.40	2,870.02	1,137.49	40.93	472.46	6,520.45	7,391.67	4,823.57	277.25	6,645.67	2,463.05	1,272.98
	a. Current	81.34	415.67	6.84	71.68	27.59	-	-	-	-	-	-	15.47	22.15	6.23
	Domestic	81.34	415.67	6.84	71.68	27.59	-	-	-	-	-	-	15.47	22.15	6.23
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	1,234.34	8,125.29	354.47	1,118.44	241.93	40.61	30.78	1,632.61	1,741.45	1,141.27	128.19	1,509.78	1,018.05	586.69
	Domestic	1,234.34	8,125.29	354.47	1,118.44	241.93	40.61	30.78	1,632.61	1,741.45	1,141.27	128.19	1,509.78	1,018.05	586.69
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	1,473.91	16,883.85	105.74	1,049.51	491.40	0.25	-	2,655.85	4,596.23	3,682.30	131.46	4,198.36	1,158.99	473.86
	Domestic	1,473.91	16,883.85	105.74	1,049.51	491.40	0.25	-	2,655.85	4,596.23	3,682.30	131.46	4,198.36	1,158.99	473.86
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	991.40	7,486.40	31.71	630.39	376.17	-	206.20	2,231.99	998.80	-	14.38	922.06	263.86	206.19
	Domestic	991.40	7,486.40	31.71	630.39	376.17	-	206.20	2,231.99	998.80	-	14.38	922.06	263.86	206.19
	Foreign	-	0.01	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	5.99	30.66	2.64	-	0.40	0.07	235.48	-	55.18	-	3.23	-	-	-
	Domestic	5.99	30.66	2.64	-	0.40	0.07	235.48	-	55.18	-	3.23	-	-	-
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other Liabilities	205.41	907.54	33.69	225.91	68.33	517.49	5,981.52	875.36	501.67	397.65	621.76	362.10	929.03	86.42
	1. Sundry Creditors	2.17	82.72	0.17	8.87	6.85	22.43	149.57	2.05	42.23	2.14	21.86	60.64	7.23	3.00
	2. Loan Loss Provision	54.64	370.72	15.21	68.52	42.32	102.80	2,219.05	242.23	141.22	58.10	305.52	145.73	340.02	28.99
	3. Interest Suspense a/c	20.26	89.43	3.74	20.25	12.14	205.60	3,527.51	137.27	57.82	12.61	271.97	64.69	362.92	18.83
	4. Others	128.34	364.67	14.57	128.27	7.01	186.66	85.39	493.81	260.39	324.80	22.41	91.05	218.86	35.60
6	Reconciliation A/c	-	-	-	-	-	-	0.05	-	-	-	-	-	-	-
7	Profit & Loss A/c	7.37	82.47	-	17.53	3.34	0.33	4.02	-	16.79	23.50	18.44	-	27.47	-
	TOTAL Liabilities	4,612.40	38,134.86	592.02	3,970.56	1,727.74	738.24	6,672.12	8,796.57	9,026.26	6,444.38	1,057.94	8,769.71	4,147.85	2,206.23
Assets															
1	LIQUID FUNDS	949.43	7,234.55	138.35	1,200.34	494.22	130.60	278.06	1,844.88	1,589.98	1,347.07	314.80	1,734.44	872.79	789.29
	a. Cash Balance	81.41	805.81	26.46	86.93	28.18	0.84	0.15	224.15	140.50	89.54	5.02	99.53	48.41	23.20
	Nepalese Notes & Coins	81.41	796.89	26.46	86.93	28.18	0.84	0.15	224.15	140.50	89.54	5.02	99.53	48.41	23.20
	Foreign Currency	-	8.92	-	-	-	-	-	-	-	-	-	-	-	-
	b. Bank Balance	868.03	1,548.92	25.15	150.71	466.04	129.75	11.84	292.52	1,449.48	1,257.54	27.18	1,634.91	824.37	46.06
	1. In Nepal Rastra Bank	147.62	1,298.96	-	149.87	54.04	4.49	10.64	292.52	295.31	215.85	27.18	285.41	110.76	43.95
	Domestic Currency	147.62	1,298.96	-	149.87	54.04	4.49	10.64	292.52	295.31	215.85	27.18	285.41	110.76	43.95
	Foreign Currency	-	0.21	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	162.97	149.85	25.15	0.84	208.85	15.74	1.02	-	1,154.16	501.64	-	549.00	220.60	2.09
	Domestic Currency	162.97	144.53	25.15	0.84	208.85	15.74	1.02	-	1,154.16	501.64	-	549.00	220.60	2.09
	Foreign Currency	-	5.32	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	557.43	100.11	-	-	203.15	109.52	0.17	-	-	540.04	-	800.50	493.02	0.03
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	-	4,879.82	86.74	962.71	-	-	266.08	1,328.21	-	-	282.60	-	-	720.02
	Domestic Currency	-	4,879.25	86.74	962.71	-	-	266.08	1,328.21	-	-	282.60	-	-	720.02
	Foreign Currency	-	0.58	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	-	1,447.64	-	-	30.00	-	2.01	150.40	541.85	251.20	-	280.00	180.00	15.00
	a. Govt. Securities	-	1,447.64	-	-	30.00	-	2.01	150.40	541.85	251.20	-	280.00	180.00	15.00
	b. NRB Bond	-	-	-	-	30.00	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	32.62	280.18	-	5.01	5.00	13.58	79.92	245.92	347.14	50.75	15.57	238.86	51.39	75.18
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	32.62	280.18	-	5.01	5.00	13.58	79.92	245.92	347.14	50.75	15.57	238.86	51.39	75.18
4	LOANS & ADVANCES (Including Bills Purchased)	3,377.96	28,412.10	396.24	2,491.64	1,139.73	102.80	2,251.90	5,714.47	6,055.89	4,391.93	409.03	6,091.44	2,256.73	1,213.72
	4.1 LOANS & ADVANCES	3,377.96	28,412.10	396.24	2,491.64	1,139.73	102.80	2,251.90	5,714.47	6,055.89	4,391.93	409.03	6,091.44	2,256.73	1,213.72
	a. Private Sector	3,140.45	27,277.96	396.24	1,616.05	1,035.49	102.80	2,251.90	5,312.68	6,055.89	4,176.43	409.03	6,091.44	2,256.73	1,027.76
	b. Financial Institutions	237.50	1,134.14	-	875.59	104.25	-	-	401.78	-	215.50	-	-	-	185.95
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	FIXED ASSETS	105.33	310.13	18.68	74.80	26.92	6.53	44.95	174.59	218.40	119.61	5.99	70.04	88.01	34.72
7	OTHER ASSETS	121.53	449.26	34.61	182.96	31.87	390.03	4,015.27	545.48	209.08	282.81	312.56	333.85	591.17	73.38
	a. Accrued Interest:	20.26	238.41	3.74	20.25	12.14	205.60	3,522.87	141.						

S.N.	BFI Name	Janaki	Pokhara	Central	Multi	Srijana	Samriddhi	CMerchant	Crystal	GMBFL	ICFC	CityExpress	Manju
Liabilities													
1	CAPITAL FUND	845.50	1,198.30	1,017.69	181.85	758.72	37.30	(651.10)	62.66	1,054.39	1,329.75	232.70	1,051.73
	a. Paid-up Capital	492.14	857.27	823.40	151.09	460.82	181.98	935.07	70.00	800.00	882.17	400.00	804.06
	b. Calls in Advance	-	-	-	-	41.63	83.69	-	24.49	-	-	2.14	-
	c. Proposed Bonus Share	-	-	-	-	-	-	-	-	-	-	-	-
	d. General Reserves	139.75	161.72	100.23	8.47	122.60	81.82	259.56	46.44	112.12	181.75	67.72	55.59
	e. Share Premium	-	81.31	1.60	-	-	1.36	2.61	-	3.50	-	4.80	0.66
	f. Retained Earning	213.51	90.17	87.20	21.52	126.96	(312.76)	(1,848.34)	(239.57)	127.45	149.75	(242.69)	191.42
	g. Others Reserves Fund	0.10	7.82	5.26	0.77	6.72	1.20	0.00	161.30	11.32	116.08	0.72	(0.00)
2	BORROWINGS	-	250.00	4.08	-	-	-	27.70	-	-	1,822.50	-	510.00
	a. NRB	-	-	4.08	-	-	-	-	-	-	2.50	-	-
	b. Interbank Borrowing	-	250.00	-	-	-	-	27.70	-	-	1,820.00	-	510.00
	c. Foreign Banks and Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Financial Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Bonds and Securities	-	-	-	-	-	-	-	-	-	-	-	-
3	DEPOSITS	2,181.21	6,766.70	3,763.26	257.75	7,542.94	76.04	744.25	125.79	3,815.20	11,059.13	120.75	8,092.98
	a. Current	7.05	124.39	8.09	-	156.04	-	-	-	11.95	69.96	3.82	-
	Domestic	7.05	124.39	8.09	-	156.04	-	-	-	11.95	69.96	3.82	-
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	b. Savings	713.79	2,056.09	858.48	95.62	3,669.21	75.96	21.23	58.12	886.25	3,124.09	87.19	1,154.43
	Domestic	713.79	2,056.09	858.48	95.62	3,669.21	75.96	21.23	58.12	886.25	3,124.09	87.19	1,154.43
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	c. Fixed	1,415.57	3,621.89	2,109.64	162.13	2,882.89	0.08	-	-	2,214.83	6,779.50	20.19	3,726.67
	Domestic	1,415.57	3,621.89	2,109.64	162.13	2,882.89	0.08	-	-	2,214.83	6,779.50	20.19	3,726.67
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	d. Call Deposits	44.80	964.34	-	-	832.78	-	-	-	34.79	1,083.09	8.45	-
	Domestic	44.80	964.34	-	-	832.78	-	-	-	34.79	1,083.09	8.45	-
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
	e. Others	0.01	-	787.04	-	2.03	-	723.01	67.67	667.38	2.49	1.11	3,211.88
	Domestic	0.01	-	787.04	-	2.03	-	723.01	67.67	667.38	2.49	1.11	3,211.88
	Foreign	-	-	-	-	-	-	-	-	-	-	-	-
4	Bills Payable	-	0.01	-	-	-	-	-	-	-	0.29	-	-
5	Other Liabilities	163.86	431.48	313.41	37.25	340.08	548.78	3,718.97	1,009.69	180.01	307.62	91.75	615.30
	1. Sundry Creditors	6.07	3.45	8.01	0.35	52.95	27.04	65.51	7.60	23.01	44.09	0.75	16.62
	2. Loan Loss Provision	60.55	110.51	58.88	5.83	99.90	174.56	1,586.58	313.53	44.23	104.46	5.97	310.54
	3. Interest Suspense a/c	22.07	141.95	43.42	3.37	30.55	277.28	2,017.84	635.01	21.39	21.39	6.78	112.69
	4. Others	75.18	175.58	203.10	27.71	156.67	69.91	49.04	53.55	91.37	137.69	78.26	175.45
6	Reconciliation A/c	-	-	-	-	-	0.00	-	-	-	-	-	-
7	Profit & Loss A/c	4.90	18.55	14.99	3.44	-	-	-	-	31.86	26.96	1.28	-
	TOTAL Liabilities	3,195.48	8,665.04	5,113.42	480.29	8,641.74	662.12	3,839.82	1,198.14	5,081.45	14,546.26	446.48	10,270.02
Assets													
1	LIQUID FUNDS	820.23	1,843.63	1,232.17	183.16	2,450.00	129.25	89.86	4.02	1,001.84	4,014.97	132.12	1,625.06
	a. Cash Balance	13.09	94.71	51.36	22.92	173.91	0.72	0.20	0.03	29.81	270.12	3.74	119.20
	Nepalese Notes & Coins	13.09	94.71	51.36	22.92	173.91	0.72	0.20	0.03	29.70	269.84	3.74	119.20
	Foreign Currency	-	-	-	-	-	-	-	-	0.11	0.27	-	-
	b. Bank Balance	71.34	301.27	214.81	10.50	309.25	6.83	89.66	4.00	162.98	3,744.85	7.22	1,505.86
	1. In Nepal Rastra Bank	70.05	297.99	214.81	-	308.97	5.58	3.11	1.28	162.28	436.39	6.23	294.49
	Domestic Currency	70.05	297.99	214.81	-	308.97	5.58	3.11	1.28	162.28	436.39	6.23	294.49
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
	2. "A"Class Licensed Institution	1.28	3.28	-	10.50	0.27	1.22	76.45	2.09	0.69	1,177.69	0.99	600.62
	Domestic Currency	1.28	3.28	-	10.50	0.27	1.22	76.45	2.09	0.69	1,177.69	0.99	600.62
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
	3. Other Financial Ins.	-	-	-	-	-	0.02	10.11	0.62	0.01	2,130.77	-	610.76
	4. In Foreign Banks	-	-	-	-	-	-	-	-	-	-	-	-
	c. Money at Call	735.81	1,447.65	966.01	149.74	1,966.84	121.70	-	-	809.05	-	121.16	-
	Domestic Currency	735.81	1,447.65	966.01	149.74	1,966.84	121.70	-	-	809.05	-	121.16	-
	Foreign Currency	-	-	-	-	-	-	-	-	-	-	-	-
2	INVESTMENT IN SECURITIES	-	260.50	155.00	-	-	-	-	-	174.88	812.36	-	1,005.51
	a. Govt. Securities	-	260.50	155.00	-	-	-	-	-	174.88	812.36	-	1,005.51
	b. NRB Bond	-	-	-	-	-	-	-	-	-	-	-	-
	c. Govt. Non-Fin. Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	d. Other Non-Fin Ins.	-	-	-	-	-	-	-	-	-	-	-	-
	e. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
3	SHARE & OTHER INVESTMENT	20.35	71.73	144.06	0.19	124.22	0.21	0.03	3.23	288.12	273.57	-	132.34
	a. Interbank Lending	-	-	-	-	-	-	-	-	-	-	-	-
	b. Non Residents	-	-	-	-	-	-	-	-	-	-	-	-
	c. Others	20.35	71.73	144.06	0.19	124.22	0.21	0.03	3.23	288.12	273.57	-	132.34
4	LOANS & ADVANCES (Including Bills Purchased)	2,232.72	5,992.19	3,230.61	243.15	5,619.48	173.99	1,586.58	320.35	3,205.03	8,908.58	190.88	6,854.58
	4.1 LOANS & ADVANCES	2,232.72	5,992.19	3,230.61	243.15	5,619.48	173.99	1,586.58	320.35	3,205.03	8,908.58	190.88	6,854.58
	a. Private Sector	2,232.72	5,992.19	3,230.61	243.15	5,619.48	173.99	1,586.58	320.35	2,985.03	8,239.55	178.87	5,739.58
	b. Financial Institutions	-	-	-	-	-	-	-	-	220.00	669.03	12.01	1,115.00
	c. Government Organizations	-	-	-	-	-	-	-	-	-	-	-	-
	4.2 BILL PURCHASED	-	-	-	-	-	-	-	-	-	-	-	-
	a. Domestic Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	b. Foreign Bills Purchased	-	-	-	-	-	-	-	-	-	-	-	-
	c. Import Bills & Imports	-	-	-	-	-	-	-	-	-	-	-	-
5	LOANS AGAINST COLLECTED BILLS	-	-	-	-	-	-	-	-	-	-	-	-
	a. Against Domestic Bills	-	-	-	-	-	-	-	-	-	-	-	-
	b. Against Foreign Bills	-	-	-	-	-	-	-	-	-	-	-	-
6	FIXED ASSETS	28.44	205.65	90.18	6.26	121.08	13.36	82.14	194.25	156.19	274.83	32.62	96.45
7	OTHER ASSETS	91.04	291.35	247.66	42.80	312.44	285.63	2,059.60	674.21	244.51	261.95	43.68	452.58
	a. Accrued Interest:	22.07	165.56	43.42	3.37	30.60	30.60	2,017.84	635.01	23.11	64.95	6.78	112.69
	Financial Institutions	-	-	-	-	-	-	2,017.84	-	3.29	47.69	0.27	44.31
	Government Enterprises	-	1.87	-	-	-	-	-	-	1.72	17.26	-	-
	Private Sector	22.07	163.69	43.42	3.37	30.60	277.28	-	635.01	18.11	-	6.51	68.38
	b. Staff Loans / Adv.	13.81	17.40	19.00	4.10	70.78	1.14	0.21	-	69.30	69.07	0.73	120.96
	c. Sundry Debtors	1.31	0.01	26.55	0.16	45.79	5.04	5.79	0.18	53.90	29.98	1.32	44.92
	d. Cash In Transit	-	-	0.44	-	-	-	-	-	-	-	-	-
	e. Others	53.84	108.38	158.24	35.17	165.27	2.17	35.76	39.02	98.20	97.95	34.85	174.02
8	Expenses not Written off	-	-	-	0.19	-	-	-	-	-	-	-	-
9	Non Banking Assets	2.69	-	13.74	4.53	-	58.80	20.34	1.31	-			

S.N.	BFI Name	Reliance
Liabilities		
1	CAPITAL FUND	1,040.14
	a. Paid-up Capital	832.42
	b. Calls in Advance	-
	c. Proposed Bonus Share	-
	d. General Reserves	76.61
	e. Share Premium	1.14
	f. Retained Earning	110.93
	g. Others Reserves Fund	19.05
2	BORROWINGS	-
	a. NRB	-
	b. Interbank Borrowing	-
	c. Foreign Banks and Fin. Ins.	-
	d. Other Financial Ins.	-
	e. Bonds and Securities	-
3	DEPOSITS	4,249.50
	a. Current	-
	Domestic	-
	Foreign	-
	b. Savings	1,104.44
	Domestic	1,104.44
	Foreign	-
	c. Fixed	2,038.36
	Domestic	2,038.36
	Foreign	-
	d. Call Deposits	-
	Domestic	-
	Foreign	-
	e. Others	1,106.70
	Domestic	1,106.70
	Foreign	-
4	Bills Payable	-
5	Other Liabilities	326.24
	1. Sundry Creditors	7.78
	2. Loan Loss Provision	165.50
	3. Interest Suspense a/c	44.37
	4. Others	108.59
6	Reconciliation A/c	-
7	Profit & Loss A/c	-
	TOTAL Liabilities	5,615.89
Assets		
1	LIQUID FUNDS	1,142.02
	a. Cash Balance	34.06
	Nepalese Notes & Coins	34.06
	Foreign Currency	-
	b. Bank Balance	182.25
	1. In Nepal Rastra Bank	182.25
	Domestic Currency	182.25
	Foreign Currency	-
	2. "A"Class Licensed Institution	-
	Domestic Currency	-
	Foreign Currency	-
	3. Other Financial Ins.	-
	4. In Foreign Banks	-
	c. Money at Call	925.71
	Domestic Currency	925.71
	Foreign Currency	-
2	INVESTMENT IN SECURITIES	172.13
	a. Govt. Securities	148.63
	b. NRB Bond	23.50
	c. Govt. Non-Fin. Ins.	-
	d. Other Non-Fin Ins.	-
	e. Non Residents	-
3	SHARE & OTHER INVESTMENT	237.03
	a. Interbank Lending	-
	b. Non Residents	-
	c. Others	237.03
4	LOANS & ADVANCES (Including Bills Purchased)	3,874.66
	4.1 LOANS & ADVANCES	3,874.66
	a. Private Sector	3,554.66
	b. Financial Institutions	320.00
	c. Government Organizations	-
	4.2 BILL PURCHASED	-
	a. Domestic Bills Purchased	-
	b. Foreign Bills Purchased	-
	c. Import Bills & Imports	-
5	LOANS AGAINST COLLECTED BILLS	-
	a. Against Domestic Bills	-
	b. Against Foreign Bills	-
6	FIXED ASSETS	28.15
7	OTHER ASSETS	124.59
	a. Accrued Interest:	45.37
	Financial Institutions	3.14
	Government Enterprises	1.01
	Private Sector	41.23
	b. Staff Loans / Adv.	14.52
	c. Sundry Debtors	0.23
	d. Cash In Transit	-
	e. Others	64.46
8	Expenses not Written off	-
9	Non Banking Assets	0.71
10	Reconciliation Account	0.33
11	Profit & Loss A/c	36.27
	TOTAL ASSETS	5,615.89

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
Expenses							
1. Interest Expense	1,555.47	1,779.49	2,348.03	2,358.05	839.99	1,827.61	1,821.05
1.1 On Deposit Liabilities	1,555.14	1,776.63	2,344.29	2,275.49	839.99	1,771.26	1,758.95
1.1.1 Saving Account	829.38	1,027.29	496.03	380.61	301.59	387.35	291.19
1.1.2 Fixed Account	656.77	652.37	1,637.18	1,753.45	485.44	1,306.31	1,454.80
1.1.2.1 Up to 3 months Fixed Account	46.75	14.50	245.58	29.63	-	-	58.30
1.1.2.2 3 to 6 months Fixed Account	45.64	21.01	327.44	-	24.86	-	46.46
1.1.2.3 6 months to 1 year Fixed Account	462.17	361.64	818.59	-	202.36	1,306.31	127.52
1.1.2.4 Above 1 year Fixed Account	102.22	255.22	245.58	1,723.82	258.22	-	1,222.51
1.1.3 Call Deposit	68.99	96.97	211.09	141.43	52.96	77.60	12.96
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	0.33	2.86	3.74	82.55	-	56.35	62.10
2. Commission Expense	21.73	-	71.61	81.15	10.95	-	-
3. Staff Expense	645.68	763.51	412.74	248.32	165.16	304.53	364.07
4. Office Operating Expenses	222.00	376.61	255.63	253.43	162.96	244.66	266.07
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	159.91	-	-	-	-	-
7. Provision for Risk	208.56	-	98.70	449.16	13.84	76.63	73.94
7.1 Loan loss Provision	208.56	-	98.25	449.16	13.84	76.63	72.73
7.1.1 General Loan loss Provision	208.56	-	76.45	186.13	8.55	-	61.73
7.1.1.1 Pass Loan Loss Provision	208.56	-	76.45	71.49	-	-	61.73
7.1.1.2 Watch List Provision	-	-	-	114.64	8.55	-	-
7.1.2 Special Loan Loss Provision	-	-	21.81	263.03	5.29	-	11.00
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	76.63	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	1.21
7.5. Provision for Loss of Other Assets	-	-	0.45	-	-	-	-
8. Loan Written Off	-	-	2.56	-	12.15	-	-
9. Provision for Staff Bonus	34.30	-	178.35	116.54	102.24	110.19	69.40
10. Provision for Income Tax	104.22	-	481.54	314.66	276.05	297.52	187.38
11. Others	-	-	-	-	-	-	-
12. Net Profit	581.82	1,695.54	1,123.59	734.21	644.11	694.22	437.23
Total Expenses	3,373.79	4,775.06	4,972.74	4,555.52	2,227.45	3,555.38	3,219.15
Income							
1. Interest Income	2,883.73	4,126.75	4,266.63	3,710.29	1,773.52	3,146.49	2,856.92
1.1 On Loans and Advances	2,679.98	3,677.52	3,837.56	3,437.63	1,503.37	2,895.20	2,699.77
1.2 On Investment	84.90	414.54	257.84	182.33	139.23	192.71	121.71
1.2.1 Government Bonds	84.90	414.54	257.84	182.33	139.23	182.95	121.71
1.2.2 Foreign Bonds	-	-	-	-	-	9.76	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	36.19	1.89	11.76	84.11	1.34	-	2.48
1.4 On Call Deposit	-	28.25	122.21	5.91	26.80	-	-
1.5 On Others	82.67	4.55	37.26	0.31	102.77	58.57	32.97
2. Commission and Discount	181.97	114.22	249.99	337.52	202.90	178.08	247.64
2.1 Bills Purchase and Discount	-	0.63	0.03	0.67	4.32	0.51	0.39
2.2 Commission	181.97	113.59	248.34	336.85	160.87	110.70	102.70
2.3 Others	-	0.00	1.62	-	37.71	66.88	144.54
3. Exchange Flactuation Income	92.86	22.03	209.10	282.34	207.13	194.09	86.82
3.1 Due to Change in Exchange Rate	-	6.26	127.34	30.08	107.35	-	(0.49)
3.2 Due to Foreign Currency Transaction	92.86	15.77	81.77	252.26	99.77	194.09	87.31
4. Other Operating Income	41.05	454.29	198.57	103.69	19.61	35.39	-
5. Non Operating Income	75.58	56.29	9.69	5.30	0.74	(0.13)	0.55
6. Write Back from Provisions for loss	98.60	-	37.34	116.39	23.55	-	27.22
7. Recovery of written-off Loan	-	1.48	1.41	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	1.46	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	3,373.79	4,775.06	4,972.74	4,555.52	2,227.45	3,555.38	3,219.15

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
Expenses							
1. Interest Expense	1,158.71	2,157.13	1,572.42	1,332.28	3,300.49	1,840.45	1,715.05
1.1 On Deposit Liabilities	1,157.70	2,130.72	1,544.20	1,320.57	3,045.87	1,776.65	1,697.90
1.1.1 Saving Account	293.73	476.81	249.50	333.66	861.34	395.49	286.53
1.1.2 Fixed Account	735.04	1,574.52	1,237.90	807.80	1,973.16	1,256.26	1,191.65
1.1.2.1 Up to 3 months Fixed Account	-	357.75	-	70.71	-	-	-
1.1.2.2 3 to 6 months Fixed Account	0.05	339.46	-	122.30	-	-	-
1.1.2.3 6 months to 1 year Fixed Account	-	355.05	1,237.90	559.28	1,682.67	957.68	-
1.1.2.4 Above 1 year Fixed Account	734.99	522.26	-	55.52	290.49	298.59	1,191.65
1.1.3 Call Deposit	128.94	79.39	56.79	179.11	211.37	124.90	219.73
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	1.01	26.41	28.22	11.71	254.62	63.80	17.15
2. Commission Expense	7.05	3.11	17.05	5.63	-	6.91	-
3. Staff Expense	201.06	349.18	234.29	258.31	470.14	361.41	295.06
4. Office Operating Expenses	124.33	245.71	248.71	151.08	375.77	225.13	189.02
5. Foreign Exchange Loss	3.75	-	-	0.58	0.66	-	-
5.1 Due to Change in Exchange Rates	3.75	-	-	0.58	0.66	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	16.23	0.04	-	-	-	-	0.00
7. Provision for Risk	391.82	66.97	183.46	260.30	192.67	86.24	318.93
7.1 Loan loss Provision	391.82	66.97	183.46	260.30	-	86.24	318.93
7.1.1 General Loan loss Provision	195.52	66.97	111.04	166.74	-	86.24	224.49
7.1.1.1 Pass Loan Loss Provision	113.56	66.97	48.90	90.13	-	85.77	208.96
7.1.1.2 Watch List Provision	81.97	-	62.14	76.61	-	0.47	15.52
7.1.2 Special Loan Loss Provision	196.30	-	72.41	93.56	-	-	94.45
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	192.67	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	0.00	-	-	-	-	8.42	-
9. Provision for Staff Bonus	62.96	109.66	60.91	51.67	134.59	61.11	63.81
10. Provision for Income Tax	164.16	296.09	164.45	124.72	363.40	173.94	172.28
11. Others	-	-	-	-	-	-	-
12. Net Profit	402.52	690.87	383.73	340.34	847.94	376.01	401.99
Total Expenses	2,532.60	3,918.77	2,865.02	2,524.92	5,685.67	3,139.61	3,156.15
Income							
1. Interest Income	1,906.61	3,589.65	2,549.73	2,169.38	4,845.26	2,792.94	2,633.60
1.1 On Loans and Advances	1,726.05	3,302.95	2,375.44	2,064.16	4,596.74	2,623.32	2,488.11
1.2 On Investment	71.28	274.23	150.93	90.50	15.81	137.95	94.01
1.2.1 Government Bonds	19.25	267.62	150.93	90.50	15.81	137.95	94.01
1.2.2 Foreign Bonds	-	6.61	-	-	-	-	-
1.2.3 NRB Bonds	52.03	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	1.24	-	-	14.72	9.22	-	-
1.4 On Call Deposit	97.50	-	8.86	0.00	203.02	-	-
1.5 On Others	10.54	12.46	14.50	0.00	20.47	31.67	51.48
2. Commission and Discount	191.18	245.60	144.84	133.63	65.89	228.59	142.15
2.1 Bills Purchase and Discount	7.73	0.01	0.68	0.01	1.78	0.01	-
2.2 Commission	180.90	245.58	144.00	133.62	64.10	151.58	72.13
2.3 Others	2.56	-	0.16	-	-	77.01	70.01
3. Exchange Flactuation Income	51.75	82.89	78.00	45.09	98.98	105.52	79.99
3.1 Due to Change in Exchange Rate	-	8.56	-	-	-	16.73	16.00
3.2 Due to Foreign Currency Transaction	51.75	74.33	78.00	45.09	98.98	88.79	63.99
4. Other Operating Income	61.76	-	8.59	11.69	651.91	-	38.25
5. Non Operating Income	-	0.63	-	-	14.21	1.83	12.79
6. Write Back from Provisions for loss	309.99	-	83.86	165.13	-	10.53	249.38
7. Recovery of written-off Loan	11.31	-	-	-	9.42	0.20	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	2,532.60	3,918.77	2,865.02	2,524.92	5,685.67	3,139.61	3,156.15

BFI Name	Laxmi	SBL	ADBNL	Global	Citizen	Prime	Sunrise
Expenses							
1. Interest Expense	1,601.99	2,380.38	2,231.70	2,275.16	1,645.09	1,659.30	1,454.96
1.1 On Deposit Liabilities	1,587.37	2,262.81	2,226.71	2,207.94	1,603.13	1,655.28	1,414.09
1.1.1 Saving Account	337.56	528.95	518.81	653.42	279.75	269.65	275.06
1.1.2 Fixed Account	1,127.78	1,474.74	1,704.30	1,439.25	1,215.20	1,075.26	1,079.21
1.1.2.1 Up to 3 months Fixed Account	25.14	399.73	-	160.21	111.77	-	-
1.1.2.2 3 to 6 months Fixed Account	56.14	302.44	-	122.51	72.45	111.25	471.80
1.1.2.3 6 months to 1 year Fixed Account	504.46	400.59	1,287.47	731.89	947.08	815.30	66.93
1.1.2.4 Above 1 year Fixed Account	542.05	371.99	416.83	424.64	83.90	148.71	540.48
1.1.3 Call Deposit	122.02	259.12	3.60	115.27	108.18	310.36	59.82
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	14.62	117.57	4.99	67.22	41.96	4.02	40.87
2. Commission Expense	-	-	2.69	29.64	10.22	-	0.17
3. Staff Expense	226.39	431.44	725.34	536.47	193.20	151.96	277.45
4. Office Operating Expenses	231.86	296.89	224.55	256.31	165.24	128.63	214.54
5. Foreign Exchange Loss	-	-	-	-	7.28	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	7.28	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	8.49	-	1.44	-	-	-	-
7. Provision for Risk	135.63	315.82	403.12	315.27	33.85	251.62	253.80
7.1 Loan loss Provision	135.63	315.82	403.12	315.27	33.85	251.61	253.80
7.1.1 General Loan loss Provision	84.73	315.82	76.85	315.27	33.85	123.47	103.35
7.1.1.1 Pass Loan Loss Provision	40.24	315.82	0.02	315.27	33.85	25.71	18.22
7.1.1.2 Watch List Provision	44.49	-	76.83	-	-	97.76	85.13
7.1.2 Special Loan Loss Provision	50.89	-	326.27	-	-	128.14	150.45
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	0.01	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	15.79	-	-	-	-	-	-
9. Provision for Staff Bonus	63.80	84.12	43.79	-	55.42	104.73	72.14
10. Provision for Income Tax	172.26	227.14	232.95	289.63	149.64	282.76	194.77
11. Others	-	-	-	-	-	1.97	-
12. Net Profit	401.95	529.98	599.02	753.14	349.17	659.77	454.46
Total Expenses	2,858.16	4,265.77	4,464.61	4,455.62	2,609.11	3,240.73	2,922.29
Income							
1. Interest Income	2,467.78	3,825.76	3,896.89	3,839.89	2,353.41	2,719.81	2,544.70
1.1 On Loans and Advances	2,351.09	3,596.74	3,700.19	3,647.63	2,167.53	2,583.46	2,371.07
1.2 On Investment	67.49	203.55	195.15	158.03	128.71	108.13	132.73
1.2.1 Government Bonds	66.12	203.55	195.15	158.03	128.71	108.13	131.88
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	1.37	-	-	-	-	-	0.85
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	1.11	-	-	14.20	2.53	0.90
1.4 On Call Deposit	-	18.91	-	-	1.32	-	32.71
1.5 On Others	49.20	5.44	1.56	34.22	41.65	25.69	7.29
2. Commission and Discount	97.68	254.55	101.65	407.21	155.91	411.62	111.43
2.1 Bills Purchase and Discount	10.73	5.59	0.00	-	-	-	27.46
2.2 Commission	86.95	27.29	91.63	407.21	153.96	408.96	73.81
2.3 Others	-	221.66	10.01	-	1.95	2.66	10.16
3. Exchange Flactuation Income	80.13	116.44	109.35	159.92	90.19	63.06	53.79
3.1 Due to Change in Exchange Rate	2.13	0.70	-	27.54	12.90	(0.17)	(1.25)
3.2 Due to Foreign Currency Transaction	78.00	115.75	109.35	132.38	77.29	63.23	55.04
4. Other Operating Income	89.67	68.91	192.14	3.81	-	44.20	134.74
5. Non Operating Income	54.23	-	8.16	-	9.60	2.04	2.40
6. Write Back from Provisions for loss	68.67	-	152.73	44.39	-	-	71.93
7. Recovery of written-off Loan	-	0.11	3.68	0.40	-	-	3.30
8. Income from Extra Ordinary transactions	0.00	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	2,858.16	4,265.77	4,464.61	4,455.62	2,609.11	3,240.73	2,922.29

BFI Name	NMB	Prabhu	Janata	Mega	CBL	Century	Sanima
Expenses							
1. Interest Expense	2,017.90	1,732.15	1,417.17	1,561.14	949.98	1,353.53	1,815.49
1.1 On Deposit Liabilities	1,902.49	1,696.12	1,380.15	1,546.27	930.47	1,346.67	1,759.94
1.1.1 Saving Account	392.24	410.96	283.51	339.77	170.59	266.81	472.23
1.1.2 Fixed Account	1,334.76	1,144.92	996.65	1,014.16	657.23	909.97	1,188.79
1.1.2.1 Up to 3 months Fixed Account	235.68	96.29	316.73	-	-	413.84	50.83
1.1.2.2 3 to 6 months Fixed Account	160.86	132.17	38.25	-	-	186.71	126.55
1.1.2.3 6 months to 1 year Fixed Account	524.15	754.62	370.01	1,014.16	657.23	201.71	3.99
1.1.2.4 Above 1 year Fixed Account	414.07	161.83	271.66	-	-	107.71	1,007.42
1.1.3 Call Deposit	108.12	140.24	99.99	192.34	102.65	169.89	98.93
1.1.4 Certificate of Deposit	67.37	-	-	-	-	-	-
1.2 On Borrowing	115.41	36.03	37.02	14.88	19.51	6.86	55.55
2. Commission Expense	25.05	-	-	11.93	-	3.61	-
3. Staff Expense	314.82	419.67	323.15	349.92	220.30	232.97	231.86
4. Office Operating Expenses	217.09	256.20	218.16	177.96	152.56	158.03	189.19
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	0.27	2.41	-
7. Provision for Risk	953.59	124.98	158.22	141.38	110.12	(18.64)	110.53
7.1 Loan loss Provision	953.59	124.98	158.22	141.38	110.12	(18.64)	110.53
7.1.1 General Loan loss Provision	30.80	159.23	30.27	31.74	15.27	4.00	72.66
7.1.1.1 Pass Loan Loss Provision	6.11	31.69	14.78	9.39	15.27	11.33	23.87
7.1.1.2 Watch List Provision	24.69	127.54	15.49	22.35	-	(7.33)	48.78
7.1.2 Special Loan Loss Provision	444.28	(34.25)	127.94	109.64	94.85	(22.64)	37.87
7.1.3 Additional Loan Loss Provision	478.51	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	33.98	-	-	5.31	0.16	-	0.02
9. Provision for Staff Bonus	103.52	99.00	-	-	25.09	-	92.75
10. Provision for Income Tax	116.51	262.55	157.25	187.27	66.84	158.92	241.17
11. Others	1.80	-	-	-	-	-	-
12. Net Profit	815.14	628.47	366.92	437.41	158.95	370.82	593.60
Total Expenses	4,599.39	3,523.02	2,640.87	2,872.32	1,684.27	2,261.64	3,274.61
Income							
1. Interest Income	3,241.55	3,092.39	2,447.01	2,615.51	1,552.91	2,116.14	2,922.34
1.1 On Loans and Advances	3,024.45	2,816.55	2,286.12	2,371.49	1,455.64	2,020.14	2,723.71
1.2 On Investment	135.51	168.45	128.61	153.84	86.09	67.82	184.78
1.2.1 Government Bonds	125.95	168.45	128.61	12.48	86.09	67.82	184.78
1.2.2 Foreign Bonds	9.55	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	141.36	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	23.34	3.25	0.35	0.70	15.25	-
1.4 On Call Deposit	30.05	4.68	-	25.60	10.49	-	-
1.5 On Others	51.55	79.37	29.02	64.23	-	12.92	13.85
2. Commission and Discount	119.53	165.01	127.55	158.33	23.09	87.07	61.95
2.1 Bills Purchase and Discount	-	2.24	-	1.02	-	-	-
2.2 Commission	119.53	158.22	127.55	55.80	23.09	87.07	61.95
2.3 Others	-	4.55	-	101.51	-	-	-
3. Exchange Fluctuation Income	136.62	118.67	60.48	72.91	48.91	39.17	104.94
3.1 Due to Change in Exchange Rate	27.32	3.01	90.46	-	1.69	-	1.85
3.2 Due to Foreign Currency Transaction	109.30	115.66	(29.98)	72.91	47.22	39.17	103.10
4. Other Operating Income	748.74	145.52	1.89	25.21	42.66	8.30	145.35
5. Non Operating Income	3.65	1.37	3.95	0.36	-	10.96	39.70
6. Write Back from Provisions for loss	330.77	-	-	-	16.70	-	0.33
7. Recovery of written-off Loan	11.23	0.05	-	-	-	-	-
8. Income from Extra Ordinary transactions	7.28	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	4,599.39	3,523.02	2,640.87	2,872.32	1,684.27	2,261.64	3,274.61

BFI Name	Mahabaxmi	Narayani	Sahayogi	Karnali	Shangrila	Excel	Deva
Expenses							
1. Interest Expense	707.19	0.13	91.65	82.26	482.26	134.55	505.35
1.1 On Deposit Liabilities	704.48	0.13	91.65	82.26	481.17	134.17	504.74
1.1.1 Saving Account	200.76	0.13	60.17	31.11	146.98	38.88	145.51
1.1.2 Fixed Account	441.12	-	28.50	42.15	279.28	85.93	294.93
1.1.2.1 Up to 3 months Fixed Account	91.20	-	1.92	-	24.47	0.71	-
1.1.2.2 3 to 6 months Fixed Account	30.79	-	2.64	-	139.15	20.58	-
1.1.2.3 6 months to 1 year Fixed Account	285.70	-	14.89	-	79.19	40.41	-
1.1.2.4 Above 1 year Fixed Account	33.43	-	9.05	42.15	36.46	24.23	294.93
1.1.3 Call Deposit	62.60	-	2.98	8.99	54.91	9.36	64.31
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	2.71	-	-	-	1.09	0.38	0.60
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	138.22	0.57	14.63	15.15	82.78	24.33	79.87
4. Office Operating Expenses	73.57	0.70	7.70	10.86	72.71	19.25	73.30
5. Foreign Exchange Loss	-	-	-	-	-	-	2.32
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	2.32
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	0.01	-	-	-	0.00	-	0.23
7. Provision for Risk	3.12	-	18.15	0.48	66.62	3.62	112.80
7.1 Loan loss Provision	-	-	18.15	0.48	66.62	3.62	112.80
7.1.1 General Loan loss Provision	-	-	8.25	0.48	55.02	3.61	53.86
7.1.1.1 Pass Loan Loss Provision	-	-	0.76	0.48	(6.98)	3.61	12.29
7.1.1.2 Watch List Provision	-	-	7.49	-	61.99	-	41.58
7.1.2 Special Loan Loss Provision	-	-	9.91	-	11.60	0.00	57.70
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	1.23
7.2. Provision for Non-Banking Assets	3.12	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	0.62	-	-
9. Provision for Staff Bonus	-	-	2.17	0.36	2.57	4.20	5.15
10. Provision for Income Tax	-	-	6.51	1.08	7.71	12.59	15.45
11. Others	-	-	-	-	-	-	-
12. Net Profit	167.39	1.07	15.19	2.52	18.00	29.38	36.05
Total Expenses	1,089.51	2.47	156.01	112.70	733.27	227.92	830.52
Income							
1. Interest Income	984.12	0.83	140.78	102.91	694.61	205.54	742.04
1.1 On Loans and Advances	879.20	0.83	123.75	100.44	627.99	194.01	666.22
1.2 On Investment	26.42	-	-	-	13.83	-	7.13
1.2.1 Government Bonds	26.42	-	-	-	13.83	-	7.13
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	2.22
1.4 On Call Deposit	77.76	-	17.00	2.46	48.29	11.53	59.95
1.5 On Others	0.74	-	0.02	-	4.50	-	6.52
2. Commission and Discount	5.76	-	1.35	9.79	3.17	5.11	4.76
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	3.07	-	1.35	0.89	3.11	4.19	4.64
2.3 Others	2.69	-	-	8.91	0.07	0.91	0.12
3. Exchange Flactuation Income	(0.25)	-	-	-	-	-	3.28
3.1 Due to Change in Exchange Rate	3.20	-	-	-	-	-	3.22
3.2 Due to Foreign Currency Transaction	(3.44)	-	-	-	-	-	0.06
4. Other Operating Income	42.79	-	11.60	-	34.38	15.49	49.58
5. Non Operating Income	9.39	-	-	-	1.09	-	-
6. Write Back from Provisions for loss	45.37	1.64	2.28	-	-	1.78	30.88
7. Recovery of written-off Loan	2.32	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	-	-	-
Total Income	1,089.51	2.47	156.01	112.70	733.27	227.92	830.52

BFI Name	Miteri	Tinau	Mukti	Garima	GandakiDB	Kamana	Corporate
Expenses							
1. Interest Expense	114.29	238.08	1,021.41	733.79	654.05	549.15	5.51
1.1 On Deposit Liabilities	114.29	238.08	1,018.55	732.45	654.05	549.15	5.51
1.1.1 Saving Account	29.07	74.14	265.84	174.83	187.94	123.78	1.71
1.1.2 Fixed Account	77.11	146.50	632.38	453.73	411.08	363.42	3.39
1.1.2.1 Up to 3 months Fixed Account	3.08	2.22	125.39	93.80	57.36	75.90	-
1.1.2.2 3 to 6 months Fixed Account	3.86	2.85	56.75	52.17	40.42	39.95	-
1.1.2.3 6 months to 1 year Fixed Account	26.99	123.16	378.67	281.19	285.87	167.40	2.59
1.1.2.4 Above 1 year Fixed Account	43.18	18.26	71.57	26.57	27.43	80.17	0.80
1.1.3 Call Deposit	8.11	17.45	120.33	103.89	55.04	61.96	0.41
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	-	-	2.87	1.33	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	15.01	35.54	169.93	114.87	100.19	109.61	4.83
4. Office Operating Expenses	9.71	21.83	113.27	86.11	50.25	89.15	3.16
5. Foreign Exchange Loss	-	-	0.95	0.05	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	0.05	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	0.95	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	0.63	-
7. Provision for Risk	6.46	20.33	78.87	74.00	119.15	117.03	1.94
7.1 Loan loss Provision	6.46	20.33	78.87	53.07	119.15	117.03	1.94
7.1.1 General Loan loss Provision	6.46	7.16	63.14	34.71	56.61	51.83	1.10
7.1.1.1 Pass Loan Loss Provision	(1.43)	1.36	31.65	15.92	-	6.06	0.15
7.1.1.2 Watch List Provision	7.89	5.80	31.49	18.79	56.61	45.77	0.96
7.1.2 Special Loan Loss Provision	-	13.17	15.73	18.36	62.54	65.20	0.84
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	20.93	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	3.56	3.31	27.04	14.23	-	-	2.24
10. Provision for Income Tax	10.67	9.94	81.11	38.43	-	-	-
11. Others	-	-	0.01	-	-	-	-
12. Net Profit	24.90	23.19	189.26	89.67	-	-	22.40
Total Expenses	184.59	352.21	1,681.85	1,151.15	923.64	865.58	40.08
Income							
1. Interest Income	172.01	318.83	1,504.91	1,062.74	840.16	763.63	15.90
1.1 On Loans and Advances	163.32	289.47	1,386.56	974.41	766.69	696.90	12.66
1.2 On Investment	-	-	30.06	15.28	7.33	2.81	-
1.2.1 Government Bonds	-	-	22.70	15.28	7.33	2.81	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	7.36	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	8.70	29.36	84.27	71.34	66.15	63.92	-
1.5 On Others	-	-	4.02	1.71	-	-	3.24
2. Commission and Discount	1.45	1.56	11.44	5.11	2.08	5.31	0.02
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	1.17	1.56	11.42	3.94	2.08	5.31	0.02
2.3 Others	0.29	-	0.02	1.17	-	-	0.01
3. Exchange Flactuation Income	-	-	7.48	0.06	-	0.09	-
3.1 Due to Change in Exchange Rate	-	-	3.55	-	-	0.08	-
3.2 Due to Foreign Currency Transaction	-	-	3.93	0.06	-	0.01	-
4. Other Operating Income	11.13	23.98	138.40	68.21	53.16	57.29	0.77
5. Non Operating Income	-	2.25	7.60	5.84	2.25	0.97	-
6. Write Back from Provisions for loss	-	5.59	12.03	9.19	9.15	-	23.38
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	-	16.83	38.29	-
Total Income	184.59	352.21	1,681.85	1,151.15	923.64	865.58	40.08

BFI Name	Jyoti	Shine	Kanchan	LumbiniDB	Sindhuh	Sahara	Community
Expenses							
1. Interest Expense	631.47	547.85	118.64	551.03	52.19	18.50	83.98
1.1 On Deposit Liabilities	614.67	547.85	118.64	545.73	52.19	18.50	83.98
1.1.1 Saving Account	138.42	190.32	48.57	115.78	19.04	12.46	22.28
1.1.2 Fixed Account	365.92	336.30	50.65	347.05	20.56	3.17	41.32
1.1.2.1 Up to 3 months Fixed Account	85.39	27.29	3.07	0.02	1.45	-	0.94
1.1.2.2 3 to 6 months Fixed Account	32.57	16.31	4.06	-	1.38	-	1.03
1.1.2.3 6 months to 1 year Fixed Account	189.07	165.24	16.45	5.60	11.80	-	37.15
1.1.2.4 Above 1 year Fixed Account	58.90	127.47	27.07	341.43	5.93	3.17	2.20
1.1.3 Call Deposit	110.33	21.23	19.42	82.91	12.60	2.88	20.38
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	16.80	-	-	5.30	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	108.57	70.11	20.38	70.13	14.58	4.95	18.51
4. Office Operating Expenses	87.58	59.14	15.09	58.28	10.26	3.47	11.52
5. Foreign Exchange Loss	-	-	-	0.00	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	0.00	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	0.05	-	-	0.00	-	-	-
7. Provision for Risk	79.18	48.81	25.43	114.46	13.68	1.56	23.87
7.1 Loan loss Provision	79.18	48.81	25.43	112.26	13.68	1.56	19.41
7.1.1 General Loan loss Provision	79.18	24.66	11.93	51.71	13.68	1.56	6.92
7.1.1.1 Pass Loan Loss Provision	79.18	12.57	3.91	6.40	13.68	1.56	1.20
7.1.1.2 Watch List Provision	-	12.09	8.02	45.30	-	-	5.72
7.1.2 Special Loan Loss Provision	-	24.15	13.49	60.00	-	-	12.49
7.1.3 Additional Loan Loss Provision	-	-	-	0.55	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	2.20	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	4.46
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	2.64	12.79	0.54	2.58	-	-	-
10. Provision for Income Tax	7.93	34.53	1.61	6.96	-	-	-
11. Others	0.00	-	-	-	-	-	-
12. Net Profit	18.50	80.56	3.77	16.25	-	2.40	-
Total Expenses	935.92	853.78	185.46	819.70	90.71	30.89	137.88
Income							
1. Interest Income	853.58	802.96	174.43	729.73	79.51	28.49	112.11
1.1 On Loans and Advances	777.69	725.26	152.37	665.11	70.45	23.85	99.05
1.2 On Investment	14.63	15.91	-	17.85	-	-	-
1.2.1 Government Bonds	14.63	15.91	-	17.85	-	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	61.08	61.79	19.76	45.28	9.06	4.64	13.06
1.5 On Others	0.18	-	2.31	1.49	-	-	-
2. Commission and Discount	2.77	45.11	3.22	1.56	0.70	-	0.52
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	2.77	5.62	1.21	1.56	0.39	-	0.52
2.3 Others	-	39.49	2.01	-	0.31	-	-
3. Exchange Flactuation Income	11.63	-	-	0.50	-	-	-
3.1 Due to Change in Exchange Rate	3.99	-	-	0.48	-	-	-
3.2 Due to Foreign Currency Transaction	7.65	-	-	0.02	-	-	-
4. Other Operating Income	60.54	-	7.30	26.46	4.51	2.40	5.34
5. Non Operating Income	7.40	5.71	-	2.07	-	-	-
6. Write Back from Provisions for loss	-	-	-	59.39	-	-	3.24
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	0.50	-	-	-	-
9. Net Loss	-	-	-	-	5.99	-	16.68
Total Income	935.92	853.78	185.46	819.70	90.71	30.89	137.88

BFI Name	Kailash	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAF
Expenses							
1. Interest Expense	704.24	9.98	54.11	22.92	0.54	0.60	154.74
1.1 On Deposit Liabilities	700.40	9.98	54.11	22.92	0.54	0.60	153.06
1.1.1 Saving Account	138.63	6.44	15.33	3.57	0.53	0.52	32.41
1.1.2 Fixed Account	450.51	3.04	31.12	13.23	0.01	-	79.89
1.1.2.1 Up to 3 months Fixed Account	22.13	0.11	-	3.03	-	-	13.72
1.1.2.2 3 to 6 months Fixed Account	23.78	0.08	7.30	1.84	-	-	8.77
1.1.2.3 6 months to 1 year Fixed Account	366.82	2.43	9.80	7.67	-	-	34.78
1.1.2.4 Above 1 year Fixed Account	37.78	0.43	14.01	0.69	0.01	-	22.63
1.1.3 Call Deposit	111.27	0.50	7.66	6.12	-	0.08	40.76
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	3.84	-	-	-	-	-	1.68
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	107.08	6.23	20.74	7.72	1.26	0.72	25.56
4. Office Operating Expenses	69.90	1.21	14.76	5.61	1.36	3.92	21.61
5. Foreign Exchange Loss	0.25	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	0.25	-	-	-	-	-	-
6. Non Operating Expense	0.06	-	-	-	-	-	-
7. Provision for Risk	79.69	4.98	38.99	5.02	0.48	-	19.32
7.1 Loan loss Provision	50.28	4.98	38.75	5.02	-	-	11.63
7.1.1 General Loan loss Provision	22.12	0.52	18.29	1.18	-	-	(3.26)
7.1.1.1 Pass Loan Loss Provision	1.16	0.23	2.18	0.62	-	-	5.10
7.1.1.2 Watch List Provision	20.96	0.29	16.11	0.56	-	-	(8.35)
7.1.2 Special Loan Loss Provision	28.16	4.46	20.46	3.84	-	-	14.89
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	7.69
7.3. Provision for Loss on Investment	29.41	-	0.25	-	0.48	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	0.07
9. Provision for Staff Bonus	11.78	-	0.60	-	-	-	-
10. Provision for Income Tax	35.34	-	1.80	-	-	-	-
11. Others	-	-	-	-	-	-	0.12
12. Net Profit	82.47	-	4.20	3.34	-	4.02	(22.65)
Total Expenses	1,090.81	22.40	135.20	44.61	3.63	9.26	198.77
Income							
1. Interest Income	1,029.05	16.40	101.59	41.38	2.14	5.05	181.67
1.1 On Loans and Advances	950.03	14.96	91.34	36.45	0.03	-	153.42
1.2 On Investment	21.42	-	-	-	-	-	2.38
1.2.1 Government Bonds	21.42	-	-	-	-	-	2.38
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	57.60	1.44	10.25	4.92	-	5.05	25.87
1.5 On Others	-	-	-	0.01	2.12	-	-
2. Commission and Discount	3.66	0.44	0.88	0.08	-	-	0.30
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	3.66	0.44	0.88	0.08	-	-	0.30
2.3 Others	-	-	-	-	-	-	-
3. Exchange Flactuation Income	0.35	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	0.02	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	0.33	-	-	-	-	-	-
4. Other Operating Income	46.27	1.60	5.57	1.80	-	-	13.78
5. Non Operating Income	11.47	-	-	-	0.04	4.21	3.01
6. Write Back from Provisions for loss	-	0.33	27.16	1.34	0.01	-	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	3.64	-	-	1.44	-	-
Total Income	1,090.81	22.40	135.20	44.61	3.63	9.26	198.77

BFI Name	Goodwill	Shree	Lalitpur	United	BestFC	Progressive	Janaki
Expenses							
1. Interest Expense	181.21	116.29	7.54	162.23	59.28	26.16	53.40
1.1 On Deposit Liabilities	178.27	115.10	7.54	161.97	59.28	26.16	53.40
1.1.1 Saving Account	-	20.25	2.92	27.25	19.53	11.04	13.13
1.1.2 Fixed Account	178.27	94.85	4.30	119.98	34.80	12.52	39.52
1.1.2.1 Up to 3 months Fixed Account	1.22	2.63	0.02	0.25	-	2.60	0.37
1.1.2.2 3 to 6 months Fixed Account	2.67	0.70	0.02	19.71	-	0.49	0.12
1.1.2.3 6 months to 1 year Fixed Account	64.17	60.23	2.85	89.87	34.80	6.33	32.00
1.1.2.4 Above 1 year Fixed Account	110.21	31.29	1.41	10.15	-	3.11	7.03
1.1.3 Call Deposit	-	-	0.32	14.73	4.95	2.60	0.75
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	2.94	1.19	-	0.26	-	-	-
2. Commission Expense	-	-	-	-	-	-	-
3. Staff Expense	20.59	13.52	4.61	27.85	17.30	7.46	6.07
4. Office Operating Expenses	17.31	11.29	2.72	18.46	12.28	7.96	2.64
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-
7. Provision for Risk	11.29	8.85	1.00	50.50	42.43	9.25	38.62
7.1 Loan loss Provision	11.29	8.85	-	50.41	29.67	9.25	38.62
7.1.1 General Loan loss Provision	-	8.70	-	0.09	12.06	9.25	11.25
7.1.1.1 Pass Loan Loss Provision	-	0.85	-	(0.62)	0.61	0.38	-
7.1.1.2 Watch List Provision	-	7.85	-	0.71	11.45	8.88	11.25
7.1.2 Special Loan Loss Provision	-	0.15	-	50.32	17.60	-	27.37
7.1.3 Additional Loan Loss Provision	11.29	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	12.77	-	-
7.3. Provision for Loss on Investment	-	-	1.00	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	0.08	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	2.64	3.73	-	-	-	-	0.70
10. Provision for Income Tax	6.98	10.07	-	-	-	-	2.10
11. Others	-	-	-	-	0.18	-	-
12. Net Profit	16.79	23.50	18.44	-	-	-	4.90
Total Expenses	256.81	187.25	34.30	259.04	131.47	50.84	108.43
Income							
1. Interest Income	229.25	174.47	20.89	227.39	71.29	41.68	85.62
1.1 On Loans and Advances	202.07	157.13	20.89	206.39	57.30	29.90	74.84
1.2 On Investment	8.77	1.70	-	3.04	1.70	0.17	-
1.2.1 Government Bonds	8.77	1.70	-	3.04	1.70	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	-	-	0.17	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	18.42	15.64	-	16.33	12.29	11.34	10.78
1.5 On Others	-	-	-	1.64	-	0.27	-
2. Commission and Discount	0.65	0.29	-	0.20	0.36	0.02	0.11
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.65	0.29	-	0.01	0.36	0.02	0.01
2.3 Others	-	-	-	0.18	-	-	0.10
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	26.91	12.33	0.04	11.79	2.99	2.05	2.83
5. Non Operating Income	-	0.13	0.00	-	0.97	0.01	2.14
6. Write Back from Provisions for loss	-	0.02	-	-	42.95	2.69	15.53
7. Recovery of written-off Loan	-	-	13.37	-	-	-	2.20
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	19.67	12.90	4.39	-
Total Income	256.81	187.25	34.30	259.04	131.47	50.84	108.43

BFI Name	Pokhara	Central	Multi	Srijana	Samiddhi	CMerchant	Crystal
Expenses							
1. Interest Expense	145.73	87.54	7.31	167.87	0.54	1.10	0.16
1.1 On Deposit Liabilities	143.87	87.54	7.31	167.87	0.54	0.88	0.16
1.1.1 Saving Account	35.14	29.29	1.67	63.34	0.54	0.05	0.16
1.1.2 Fixed Account	95.87	58.25	5.64	89.84	-	-	-
1.1.2.1 Up to 3 months Fixed Account	7.95	2.82	-	7.87	-	-	-
1.1.2.2 3 to 6 months Fixed Account	7.21	1.03	-	8.29	-	-	-
1.1.2.3 6 months to 1 year Fixed Account	75.37	37.49	-	67.29	-	-	-
1.1.2.4 Above 1 year Fixed Account	5.34	16.92	5.64	6.39	-	-	-
1.1.3 Call Deposit	12.86	-	-	14.69	-	0.83	-
1.1.4 Certificate of Deposit	-	-	-	-	-	-	-
1.2 On Borrowing	1.85	-	-	-	-	0.22	-
2. Commission Expense	-	-	-	0.39	-	-	-
3. Staff Expense	25.43	12.76	0.95	20.75	1.93	1.40	0.49
4. Office Operating Expenses	16.09	6.68	0.95	12.78	2.08	1.54	0.16
5. Foreign Exchange Loss	-	-	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-	-	-
7. Provision for Risk	9.27	1.93	0.61	43.45	-	-	-
7.1 Loan loss Provision	9.27	1.93	0.61	43.45	-	-	-
7.1.1 General Loan loss Provision	4.60	1.93	0.33	22.01	-	-	-
7.1.1.1 Pass Loan Loss Provision	1.38	-	0.33	5.30	-	-	-
7.1.1.2 Watch List Provision	3.22	1.93	-	16.72	-	-	-
7.1.2 Special Loan Loss Provision	4.67	-	0.28	21.44	-	-	-
7.1.3 Additional Loan Loss Provision	-	-	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	-	-	-	-	-	-
8. Loan Written Off	-	-	-	-	-	-	-
9. Provision for Staff Bonus	2.65	-	-	-	-	-	-
10. Provision for Income Tax	7.95	-	-	-	-	-	-
11. Others	0.04	-	-	-	-	-	-
12. Net Profit	18.55	14.99	3.44	-	-	-	-
Total Expenses	225.69	123.89	13.25	245.24	4.54	4.04	0.81
Income							
1. Interest Income	213.65	107.77	9.14	196.12	2.42	-	0.04
1.1 On Loans and Advances	189.31	92.62	9.14	163.92	0.51	-	-
1.2 On Investment	2.60	2.21	-	-	-	-	-
1.2.1 Government Bonds	2.60	-	-	-	-	-	-
1.2.2 Foreign Bonds	-	-	-	-	-	-	-
1.2.3 NRB Bonds	-	2.21	-	-	-	-	-
1.2.4 Debenture & Bonds	-	-	-	-	-	-	-
1.3 On Agency Balance	-	-	-	-	-	-	-
1.4 On Call Deposit	21.74	12.93	-	32.20	1.91	-	-
1.5 On Others	-	-	-	-	-	-	0.04
2. Commission and Discount	0.20	0.33	1.17	-	-	-	-
2.1 Bills Purchase and Discount	-	-	-	-	-	-	-
2.2 Commission	0.20	0.33	-	-	-	-	-
2.3 Others	-	-	1.17	-	-	-	-
3. Exchange Flactuation Income	-	-	-	-	-	-	-
3.1 Due to Change in Exchange Rate	-	-	-	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-	-	-
4. Other Operating Income	11.51	10.62	-	32.62	0.00	0.00	-
5. Non Operating Income	0.34	5.17	-	-	-	0.86	0.00
6. Write Back from Provisions for loss	-	-	2.95	1.98	1.22	1.90	-
7. Recovery of written-off Loan	-	-	-	-	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-	-	-
9. Net Loss	-	-	-	14.52	0.89	1.28	0.76
Total Income	225.69	123.89	13.25	245.24	4.54	4.04	0.81

BFI Name	GMBFL	ICFC	CityExpress	Manju	Reliance
Expenses					
1. Interest Expense	92.24	270.30	4.29	189.98	101.52
1.1 On Deposit Liabilities	92.24	258.11	4.29	185.22	101.52
1.1.1 Saving Account	31.01	56.63	1.32	88.10	44.11
1.1.2 Fixed Account	61.16	184.20	2.75	97.12	57.41
1.1.2.1 Up to 3 months Fixed Account	4.01	16.02	0.25	15.51	10.47
1.1.2.2 3 to 6 months Fixed Account	1.87	5.16	0.37	15.57	4.69
1.1.2.3 6 months to 1 year Fixed Account	38.70	113.95	0.35	42.30	26.47
1.1.2.4 Above 1 year Fixed Account	16.57	49.06	1.78	23.74	15.78
1.1.3 Call Deposit	0.07	17.27	0.22	-	-
1.1.4 Certificate of Deposit	-	-	-	-	-
1.2 On Borrowing	-	12.19	-	4.76	-
2. Commission Expense	-	-	-	-	-
3. Staff Expense	12.43	30.66	5.00	23.00	14.75
4. Office Operating Expenses	7.36	28.91	4.21	16.61	12.26
5. Foreign Exchange Loss	-	-	-	-	-
5.1 Due to Change in Exchange Rates	-	-	-	-	-
5.2 Due to Foreign Currency Transaction	-	-	-	-	-
6. Non Operating Expense	-	-	-	-	-
7. Provision for Risk	10.80	13.79	0.04	109.73	97.95
7.1 Loan loss Provision	10.80	8.82	0.04	109.73	97.95
7.1.1 General Loan loss Provision	10.80	3.60	0.04	109.73	46.52
7.1.1.1 Pass Loan Loss Provision	10.80	1.32	0.04	109.73	46.52
7.1.1.2 Watch List Provision	-	2.28	-	-	-
7.1.2 Special Loan Loss Provision	-	5.22	-	-	51.43
7.1.3 Additional Loan Loss Provision	-	-	-	-	-
7.2. Provision for Non-Banking Assets	-	-	-	-	-
7.3. Provision for Loss on Investment	-	-	-	-	-
7.5. Provision for Loss of Other Assets	-	4.97	-	-	-
8. Loan Written Off	-	-	-	-	-
9. Provision for Staff Bonus	-	4.28	0.14	-	-
10. Provision for Income Tax	-	11.56	-	-	-
11. Others	-	-	0.93	-	-
12. Net Profit	20.97	26.96	1.28	-	-
Total Expenses	143.80	386.46	15.89	339.32	226.48
Income					
1. Interest Income	132.79	357.62	9.32	263.63	134.34
1.1 On Loans and Advances	118.61	300.22	7.48	233.96	117.58
1.2 On Investment	2.08	12.08	-	16.20	1.14
1.2.1 Government Bonds	-	12.08	-	-	0.75
1.2.2 Foreign Bonds	-	-	-	-	-
1.2.3 NRB Bonds	-	-	-	16.20	-
1.2.4 Debenture & Bonds	2.08	-	-	-	0.39
1.3 On Agency Balance	-	45.32	-	-	-
1.4 On Call Deposit	11.48	-	1.84	-	15.62
1.5 On Others	0.62	-	-	13.47	-
2. Commission and Discount	0.49	3.14	0.03	8.54	0.21
2.1 Bills Purchase and Discount	-	-	-	-	-
2.2 Commission	0.42	3.14	0.03	0.09	0.21
2.3 Others	0.07	-	-	8.45	-
3. Exchange Flactuation Income	0.48	-	-	-	-
3.1 Due to Change in Exchange Rate	0.48	-	-	-	-
3.2 Due to Foreign Currency Transaction	-	-	-	-	-
4. Other Operating Income	6.59	17.31	0.34	-	8.83
5. Non Operating Income	0.16	8.33	0.80	-	0.21
6. Write Back from Provisions for loss	3.29	-	5.40	-	46.62
7. Recovery of written-off Loan	-	0.07	-	-	-
8. Income from Extra Ordinary transactions	-	-	-	-	-
9. Net Loss	-	-	-	67.15	36.27
Total Income	143.80	386.46	15.89	339.32	226.48

Statement of Credit as on Asoj end, 2076(Mid-Oct, 2019)

BFI Name	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI
Sector Wise							
Agricultural and Forest Related	6,083.81	12,163.36	3,947.19	6,839.03	2,765.71	5,072.20	3,035.22
Fishery Related	308.21	720.71	4.44	70.51	-	1.12	22.43
Mining Related	983.75	-	125.77	426.68	-	-	11.97
Manufacturing (Producing) Related	18,765.35	15,822.51	39,313.69	42,472.16	10,915.96	38,212.28	28,566.32
Construction	11,129.30	17,055.35	1,148.86	7,248.14	12,613.32	4,165.21	3,431.44
Electricity, Gas and Water	6,417.66	4,363.35	8,656.36	13,129.14	27.39	1,190.95	3,150.61
Metal Products, Mach. & Ele. Equip.	1,663.93	2,417.02	988.72	1,020.54	1,146.32	2,126.65	2,762.08
Tras., Com. and Public Utilities	2,096.85	2,990.71	1,063.55	4,369.95	197.66	4,172.77	1,987.79
Wholesaler & Retailer	17,517.72	45,240.35	37,309.20	25,669.46	14,580.42	19,677.51	22,096.51
Finance, Insurance and Real Estate	7,021.14	14,241.24	7,938.65	7,523.26	2,604.98	11,666.70	5,408.33
Hotel or Restaurant	3,229.25	8,227.92	4,209.88	10,467.87	1,230.60	5,094.78	3,698.93
Other Services	2,319.36	3,524.14	3,266.44	9,658.39	486.18	3,878.70	1,450.32
Consumption Loans	11,199.34	17,565.52	4,365.24	3,173.96	5,226.11	3,318.80	1,247.06
Local Government	-	216.60	-	383.43	138.81	255.20	-
Others	9,720.66	2,363.81	28,217.53	6,437.95	2,171.70	4,156.21	18,079.78
TOTAL sectorwise	98,456.32	146,912.59	140,555.51	138,890.47	54,105.16	102,989.06	94,948.78

Product Wise

Term Loan	17,644.66	18,997.52	24,418.98	43,962.10	4,386.42	18,025.77	15,175.82
Overdraft	12,506.78	23,333.41	14,435.32	16,104.73	3,852.04	9,095.34	1,070.55
Trust Receipt Loan / Import Loan	1,840.19	2,151.55	12,536.20	19,309.06	6,131.34	14,412.80	9,681.03
Demand & Other Working Capital Loan	13,472.58	49,866.39	44,886.24	37,716.77	11,637.75	35,521.92	38,448.70
Res. Per. H. Loan (Up to Rs. 15 mil.)	5,431.14	13,579.10	10,407.57	2,282.04	8,728.19	4,165.21	2,622.03
Real Estate Loan	4,121.15	8,688.25	5,767.44	3,777.73	4,248.99	3,773.12	4,190.28
Margin Nature Loan	4,840.01	2,370.39	809.23	1,220.29	-	1,310.04	-
Hire Purchase Loan	2,874.55	6,652.36	2,575.25	3,351.02	4,817.82	7,451.94	2,012.48
Deprived Sector Loan	9,349.45	7,464.11	7,714.42	6,886.98	2,743.79	5,302.36	5,402.41
Bills Purchased	2.80	57.74	141.25	736.19	107.90	47.63	0.08
Other Product	26,373.02	13,751.77	16,863.60	3,543.56	7,450.92	3,882.92	16,345.41
Total Product wise Loan	98,456.32	146,912.59	140,555.51	138,890.47	54,105.16	102,989.06	94,948.78

Collateral Wise

Gold and Silver	9,492.46	12,144.89	384.99	905.27	-	-	-
Government Securities	8.32	229.42	9.61	0.90	-	-	-
Non Governmental Securities	0.09	2,369.29	1,229.72	1,220.29	-	1,324.88	-
Fixed Deposit Receipts	320.21	549.99	805.57	523.48	319.95	777.80	1,065.21
Own	316.67	549.99	511.85	523.48	112.95	777.80	1,065.21
Other Licences Institutions	3.54	-	293.72	-	207.00	-	-
Collateral of Properties	81,816.80	126,667.49	115,085.22	117,286.78	47,774.01	95,704.06	74,204.19
Fixed Assets	79,685.82	126,624.54	62,364.84	95,179.36	37,162.81	95,569.81	57,651.65
Current Assets	2,130.98	42.95	52,720.39	22,107.41	10,611.20	134.24	16,552.54
Against security of Bill	3.25	51.54	9,972.22	33.43	-	47.63	7,080.51
Domestic Bills	-	20.54	-	5.93	-	44.74	-
Foreign Bills	3.25	31.00	9,972.22	27.50	-	2.89	7,080.51
Against Guarantee	1,304.37	4,584.78	2,342.59	5,976.50	315.42	5,056.58	5,834.53
Government Guarantee	26.56	8.75	0.84	383.43	138.81	-	156.11
Institutional Guarantee	1,231.40	4,155.60	1,930.96	4,770.72	176.62	-	5,098.14
Personal Guarantee	3.62	381.61	410.79	694.86	-	-	-
Collective Guarantee	1.01	35.22	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	41.78	-	-	-	-	167.61	580.28
Other Guarantee	-	3.60	-	127.50	-	4,888.97	-
Credit Card	-	-	313.61	43.01	273.24	78.11	-
Others	5,510.82	315.19	10,411.99	12,900.82	5,422.54	-	6,764.34
Total	98,456.32	146,912.59	140,555.51	138,890.47	54,105.16	102,989.06	94,948.78

Statement of Credit as on Asoj end, 2076(Mid-Oct, 2019)

BFI Name	NBBL	EBL	BOK	NCC	NIC	MBL	Kumari
Sector Wise							
Agricultural and Forest Related	3,240.49	4,447.47	3,463.07	2,767.08	10,973.60	3,767.11	1,596.92
Fishery Related	96.45	14.06	84.77	234.73	311.65	171.32	141.41
Mining Related	738.50	19.83	11.75	568.06	-	126.68	530.71
Manufacturing (Producing) Related	7,907.73	16,654.90	17,007.00	15,482.19	13,060.06	18,676.94	23,280.04
Construction	5,503.96	20,809.79	4,124.53	8,637.55	22,396.46	6,805.37	8,847.71
Electricity, Gas and Water	2,644.49	4,155.20	3,385.46	3,432.22	1,438.70	3,835.28	3,950.36
Metal Products, Mach. & Ele. Eqp.	884.81	1,746.00	1,203.69	1,232.02	404.05	509.49	1,997.73
Tras., Com. and Public Utilities	1,283.46	3,642.66	1,449.42	2,466.74	495.07	2,427.74	3,678.20
Wholesaler & Retailer	9,427.71	33,034.26	20,423.00	10,913.75	39,568.28	21,451.70	10,058.29
Finance, Insurance and Real Estate	4,661.31	10,589.36	8,440.97	4,164.02	14,162.10	8,491.87	5,811.71
Hotel or Restaurant	2,255.68	3,912.19	3,259.43	2,366.01	10,933.01	2,186.96	3,122.55
Other Services	13,494.51	2,338.86	6,365.18	2,960.27	4,080.73	6,007.81	3,211.51
Consumption Loans	1,507.25	4,190.28	7,644.56	1,703.23	10,815.61	3,243.85	4,204.49
Local Government	-	-	-	-	-	129.84	1.10
Others	4,121.35	10,086.95	2,211.46	10,122.57	34,248.98	8,453.03	10,369.96
TOTAL sectorwise	57,767.70	115,641.81	79,074.30	67,050.44	162,888.29	86,284.98	80,802.67

Product Wise

Term Loan	9,520.88	21,503.18	14,174.71	13,915.72	27,829.84	15,167.06	20,730.48
Overdraft	7,813.99	22,307.68	23,025.58	15,793.69	35,295.22	7,121.44	15,141.67
Trust Receipt Loan / Import Loan	2,639.74	6,717.49	3,421.56	2,609.55	687.93	3,686.64	5,118.25
Demand & Other Working Capital Loan	10,737.38	17,757.92	12,190.89	9,874.59	29,473.33	12,960.66	16,810.17
Res. Per. H. Loan (Up to Rs. 15 mil.)	4,366.59	19,293.12	3,627.52	4,439.25	17,891.09	5,831.78	4,794.82
Real Estate Loan	2,735.86	4,001.38	3,889.16	1,105.11	16,807.85	4,086.97	2,071.92
Margin Nature Loan	309.64	172.47	1,052.08	776.74	666.65	217.44	2,832.94
Hire Purchase Loan	7,355.75	6,645.46	7,397.09	5,580.65	9,963.58	6,791.90	3,187.81
Deprived Sector Loan	3,417.83	8,085.54	4,147.59	3,385.52	14,701.92	4,361.16	4,069.48
Bills Purchased	591.47	11.95	933.35	-	-	-	31.14
Other Product	8,278.57	9,145.61	5,214.76	9,569.62	9,570.87	26,059.92	6,013.97
Total Product wise Loan	57,767.70	115,641.81	79,074.30	67,050.44	162,888.29	86,284.98	80,802.67

Collateral Wise

Gold and Silver	431.30	-	20.77	60.08	138.04	18.44	2.08
Government Securities	-	1.91	10.97	-	0.60	-	26.99
Non Governmental Securities	437.39	467.00	361.04	776.74	666.65	-	2,749.76
Fixed Deposit Receipts	256.02	1,510.62	409.25	326.83	392.56	355.72	247.05
Own	254.50	1,510.62	409.25	326.83	392.56	355.72	224.37
Other Licences Institutions	1.52	-	-	-	-	-	22.68
Collateral of Properties	53,542.21	99,270.79	71,907.97	60,849.86	152,596.58	81,820.50	71,929.69
Fixed Assets	51,979.44	58,634.57	66,307.60	57,755.28	124,163.42	40,304.09	69,532.03
Current Assets	1,562.77	40,636.22	5,600.38	3,094.58	28,433.16	41,516.41	2,397.65
Against security of Bill	626.02	4,701.31	427.49	1,050.99	-	-	3.36
Domestic Bills	490.20	101.87	-	-	-	-	0.47
Foreign Bills	135.82	4,599.43	427.49	1,050.99	-	-	2.89
Against Guarantee	2,265.74	8,025.01	5,922.39	2,801.44	8,674.05	878.58	3,323.61
Government Guarantee	91.30	198.74	6.65	74.74	216.53	130.14	151.18
Institutional Guarantee	2,110.05	7,429.90	3,747.66	2,725.92	8,320.02	292.72	2,848.46
Personal Guarantee	58.44	396.37	4.16	0.78	-	419.02	273.91
Collective Guarantee	-	-	-	-	-	1.11	-
Int. Rtd. Foreign Bank's Guarantee	-	-	843.78	-	-	-	-
Other Guarantee	5.95	-	1,320.14	-	137.50	35.58	50.05
Credit Card	26.71	13.55	14.42	2.33	124.63	61.89	44.74
Others	182.31	1,651.63	0.00	1,182.18	295.17	3,149.86	2,475.40
Total	57,767.70	115,641.81	79,074.30	67,050.44	162,888.29	86,284.98	80,802.67

Statement of Credit as on Asoj end, 2076(Mid-Oct, 2019)

BFI Name	Laxmi	SBL	ADBNI	Global	Citizen	Prime	Sunrise
Sector Wise							
Agricultural and Forest Related	3,200.70	6,318.62	19,201.40	4,192.16	2,401.04	5,510.91	5,613.86
Fishery Related	140.95	52.40	776.12	32.56	63.40	225.01	208.68
Mining Related	69.60	356.25	192.89	179.74	675.71	133.97	28.87
Manufacturing (Producing) Related	16,145.66	19,160.93	7,154.15	21,926.26	12,210.62	12,617.05	9,607.84
Construction	16,878.97	7,553.31	6,243.81	17,806.06	3,681.71	10,928.15	13,148.61
Electricity, Gas and Water	4,604.37	4,757.21	7,805.73	7,543.78	5,163.24	8,106.45	2,709.42
Metal Products, Mach. & Ele. Equip.	2,611.28	1,498.59	423.44	857.23	234.70	529.20	900.89
Tras., Com. and Public Utilities	4,128.31	6,955.12	1,120.72	1,042.90	1,904.33	1,834.03	263.93
Wholesaler & Retailer	15,446.99	23,139.09	28,213.35	30,265.95	11,555.28	8,316.23	15,219.40
Finance, Insurance and Real Estate	5,629.41	8,603.95	1,604.30	6,376.58	4,487.85	10,622.36	6,125.24
Hotel or Restaurant	3,008.80	4,360.72	3,279.01	5,651.42	1,110.08	4,935.41	3,927.24
Other Services	3,598.81	3,522.08	3,170.99	6,418.40	3,852.45	4,224.34	3,976.44
Consumption Loans	3,065.84	4,181.60	1,021.40	6,080.27	4,879.18	7,319.64	3,780.36
Local Government	136.67	150.53	-	97.39	-	-	-
Others	963.76	22,465.73	31,746.60	15,195.88	17,377.98	7,577.44	8,650.13
TOTAL sectorwise	79,630.13	113,076.13	111,953.90	123,666.57	69,597.58	82,880.17	74,160.91

Product Wise

Term Loan	18,642.82	27,733.35	3,487.57	18,073.97	15,939.56	17,332.02	11,368.47
Overdraft	5,539.16	22,726.54	6,959.13	26,204.29	10,603.99	17,236.06	13,007.26
Trust Receipt Loan / Import Loan	7,334.23	4,478.57	67.56	6,714.58	2,426.45	1,955.75	1,898.41
Demand & Other Working Capital Loan	16,841.17	21,779.05	87,322.08	31,493.59	11,467.34	10,461.53	12,393.92
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,852.97	5,248.96	5,308.95	12,847.42	5,300.73	4,081.97	9,804.14
Real Estate Loan	3,527.67	7,504.46	207.08	3,860.86	5,517.50	6,300.96	3,518.76
Margin Nature Loan	1,347.48	2,823.02	17.19	2,007.99	2,723.58	1,798.51	1,660.62
Hire Purchase Loan	2,960.45	10,082.57	903.50	8,144.16	6,063.90	4,921.17	4,433.67
Deprived Sector Loan	4,703.44	7,426.09	6,307.93	5,929.94	3,550.94	3,947.26	3,842.64
Bills Purchased	-	66.50	-	-	114.94	163.70	920.87
Other Product	14,880.74	3,207.03	1,372.91	8,389.77	5,888.66	14,681.25	11,312.15
Total Product wise Loan	79,630.13	113,076.13	111,953.90	123,666.57	69,597.58	82,880.17	74,160.91

Collateral Wise

Gold and Silver	497.52	-	56.53	0.33	1,055.04	4,035.03	-
Government Securities	-	3.30	-	-	-	2.92	-
Non Governmental Securities	-	2,843.35	-	143.21	2,895.07	2,082.70	1,660.62
Fixed Deposit Receipts	475.62	1,030.30	613.27	414.63	366.89	635.30	533.90
Own	475.62	1,027.78	613.27	414.63	354.61	635.30	533.90
Other Licences Institutions	-	2.53	-	-	12.28	-	-
Collateral of Properties	74,445.12	101,544.12	111,284.10	104,776.94	56,540.99	69,870.84	69,413.33
Fixed Assets	53,955.04	62,563.07	111,284.10	54,287.14	39,879.08	68,920.99	64,935.16
Current Assets	20,490.08	38,981.06	-	50,489.80	16,661.92	949.84	4,478.17
Against security of Bill	-	2,668.42	-	-	2,426.11	-	-
Domestic Bills	-	365.89	-	-	26.10	-	-
Foreign Bills	-	2,302.53	-	-	2,400.01	-	-
Against Guarantee	136.67	2,937.37	-	322.07	93.37	4,843.83	1,382.58
Government Guarantee	136.67	145.02	-	0.36	1.41	139.84	-
Institutional Guarantee	-	2,761.96	-	-	2.00	4,068.28	1,350.53
Personal Guarantee	-	28.95	-	321.71	86.70	587.81	28.14
Collective Guarantee	-	-	-	-	1.00	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	1.45	-	-	2.26	47.90	3.91
Credit Card	55.50	209.38	-	272.14	45.26	63.78	39.13
Others	4,019.70	1,839.88	-	17,737.25	6,174.85	1,345.77	1,131.35
Total	79,630.13	113,076.13	111,953.90	123,666.57	69,597.58	82,880.17	74,160.91

Statement of Credit as on Asoj end, 2076(Mid-Oct, 2019)

BFI Name	NMB	Prabhu	Janata	Mega	CBL	Century	Sanima
Sector Wise							
Agricultural and Forest Related	2,892.84	5,774.36	2,691.40	2,402.27	2,568.16	2,104.66	2,017.07
Fishery Related	132.41	4.98	106.49	16.31	10.82	32.44	33.63
Mining Related	130.58	-	10.55	82.93	17.67	374.14	1,454.03
Manufacturing (Producing) Related	22,648.68	14,976.59	17,248.33	12,692.22	10,042.14	13,797.96	12,741.56
Construction	15,971.57	13,921.15	5,429.27	4,011.92	2,652.04	6,432.34	7,766.67
Electricity, Gas and Water	6,219.90	4,599.00	3,963.49	2,565.92	3,224.67	3,366.36	4,840.34
Metal Products, Mach. & Ele. Equip.	1,767.77	419.53	447.83	516.48	424.53	1,119.94	1,151.29
Tras., Com. and Public Utilities	3,519.61	3,200.92	2,238.25	925.48	1,042.79	699.79	6,280.04
Wholesaler & Retailer	32,168.32	16,326.18	15,694.37	18,891.09	9,314.84	11,030.97	15,964.36
Finance, Insurance and Real Estate	8,414.27	9,098.78	5,044.90	13,240.98	5,896.87	7,432.89	4,075.02
Hotel or Restaurant	4,535.60	6,302.07	3,138.18	3,663.31	2,126.34	2,103.98	3,114.79
Other Services	3,039.88	8,553.82	2,811.75	2,803.92	1,818.85	2,161.03	3,099.03
Consumption Loans	4,518.16	5,734.54	1,513.72	4,599.18	3,449.95	3,425.65	1,964.01
Local Government	-	-	-	-	-	-	-
Others	9,337.68	6,874.73	10,286.46	8,066.52	3,671.54	7,215.54	21,443.73
TOTAL sectorwise	115,297.26	95,786.65	70,625.00	74,478.54	46,261.22	61,297.69	85,945.56

Product Wise

Term Loan	30,020.69	30,994.24	15,361.51	13,362.79	10,619.31	19,193.28	18,331.20
Overdraft	6,837.51	11,885.79	14,996.16	11,580.34	7,238.97	12,109.02	8,528.62
Trust Receipt Loan / Import Loan	5,408.32	3,836.61	2,995.77	3,688.30	3,869.35	1,148.07	1,704.68
Demand & Other Working Capital Loan	19,824.08	14,760.11	10,584.44	18,308.33	9,875.43	12,223.49	15,848.28
Res. Per. H. Loan (Up to Rs. 15 mil.)	13,290.24	9,737.03	3,407.77	4,505.82	1,880.53	3,659.65	5,957.79
Real Estate Loan	3,671.53	4,225.91	1,257.85	8,011.16	3,308.69	3,756.03	5,656.69
Margin Nature Loan	614.96	1,909.89	474.40	792.19	1,493.64	1,057.59	316.77
Hire Purchase Loan	6,315.92	7,156.43	3,556.81	4,437.96	2,350.28	2,472.78	4,765.04
Deprived Sector Loan	5,912.78	4,804.76	3,795.12	5,177.93	2,751.29	3,032.07	4,617.73
Bills Purchased	-	0.24	-	-	-	6.17	34.72
Other Product	23,401.21	6,475.64	14,195.18	4,613.72	2,873.72	2,639.53	20,184.03
Total Product wise Loan	115,297.26	95,786.65	70,625.00	74,478.54	46,261.22	61,297.69	85,945.56

Collateral Wise

Gold and Silver	739.46	48.44	142.33	49.08	211.09	53.24	69.52
Government Securities	9.50	0.53	0.90	1.96	-	-	-
Non Governmental Securities	610.43	1,930.43	473.50	1,072.51	1,492.14	1,057.59	4.50
Fixed Deposit Receipts	605.90	4,099.28	269.42	293.10	168.95	225.58	471.77
Own	605.90	4,099.28	269.42	293.10	168.95	225.58	471.77
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	112,322.22	81,064.54	67,089.85	67,648.45	42,259.41	57,370.00	82,093.42
Fixed Assets	98,737.65	78,674.77	58,180.55	63,771.92	41,745.58	42,438.68	70,895.18
Current Assets	13,584.57	2,389.76	8,909.30	3,876.54	513.83	14,931.33	11,198.24
Against security of Bill	-	2,500.33	-	3.80	-	8.79	275.36
Domestic Bills	-	50.05	-	3.80	-	8.79	-
Foreign Bills	-	2,450.28	-	-	-	-	275.36
Against Guarantee	644.21	5,082.35	2,593.12	4,221.52	1,940.37	2,353.09	29.59
Government Guarantee	85.64	124.70	15.95	-	16.46	-	-
Institutional Guarantee	277.97	4,191.30	2,556.72	3,904.26	1,832.52	2,331.51	-
Personal Guarantee	164.08	579.73	20.46	258.39	-	21.55	5.41
Collective Guarantee	90.33	186.62	-	58.87	79.80	0.03	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	26.19	-	-	-	11.59	-	24.18
Credit Card	19.84	2.83	-	72.08	-	52.65	36.84
Others	345.70	1,057.91	55.88	1,116.03	189.26	176.75	2,964.56
Total	115,297.26	95,786.65	70,625.00	74,478.54	46,261.22	61,297.69	85,945.56

Statement of Credit as on Asoj end, 2076(Mid-Oct, 2019)

BFI Name	Mahalaxmi	Narayani	Sahayogi	Karnali	Shangrila	Excel	Deva
Sector Wise							
Agricultural and Forest Related	1,714.24	1.04	494.62	296.22	645.13	330.82	1,251.23
Fishery Related	41.64	-	19.36	-	8.39	13.71	62.73
Mining Related	83.06	-	-	-	38.96	-	-
Manufacturing (Producing) Related	2,191.48	-	289.02	291.98	1,128.67	894.46	1,110.96
Construction	3,653.86	-	119.59	99.89	2,840.33	1,156.08	2,892.86
Electricity, Gas and Water	564.83	-	5.30	-	304.59	20.99	819.39
Metal Products, Mach. & Ele. Eqp.	186.07	-	-	-	192.67	95.72	177.34
Tras., Com. and Public Utilities	2,606.97	3.91	76.54	236.77	1,318.73	120.43	1,453.94
Wholesaler & Retailer	3,886.89	-	1,433.76	448.36	3,048.10	1,721.70	2,787.96
Finance, Insurance and Real Estate	3,648.90	-	161.63	-	1,673.60	720.70	1,455.65
Hotel or Restaurant	1,503.65	-	38.94	-	745.64	205.85	444.03
Other Services	672.22	-	68.58	868.52	851.48	387.76	541.36
Consumption Loans	2,837.15	-	30.26	66.78	928.44	214.05	1,766.49
Local Government	-	2.72	-	-	3.34	-	10.33
Others	5,317.15	2.72	1,302.08	-	6,316.64	800.16	6,409.99
TOTAL sectorwise	28,908.09	10.39	4,039.67	2,308.52	20,044.70	6,682.42	21,184.26

Product Wise

Term Loan	6,181.01	-	-	740.34	7,133.19	1,902.73	1,532.03
Overdraft	7,938.93	2.72	-	856.89	5,290.68	958.60	1,060.73
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	29.60	-	1,730.90	-	54.23	1,652.92	186.74
Res. Per. H. Loan (Up to Rs. 15 mil.)	4,321.34	-	48.82	99.89	2,336.67	880.37	2,281.03
Real Estate Loan	2,686.61	-	95.51	-	1,227.72	549.31	1,348.79
Margin Nature Loan	1,302.57	-	-	-	324.86	78.70	978.62
Hire Purchase Loan	2,345.65	3.91	46.31	236.77	2,011.93	166.74	2,020.08
Deprived Sector Loan	1,907.52	1.04	246.04	143.68	1,424.56	298.29	947.43
Bills Purchased	-	-	-	-	-	-	-
Other Product	2,194.87	2.72	1,872.10	230.95	240.86	194.75	10,828.80
Total Product wise Loan	28,908.09	10.39	4,039.67	2,308.52	20,044.70	6,682.42	21,184.26

Collateral Wise

Gold and Silver	811.79	-	-	-	4.58	74.12	411.21
Government Securities	-	-	-	-	-	-	18.00
Non Governmental Securities	1,318.77	-	-	-	324.86	28.29	962.73
Fixed Deposit Receipts	339.38	-	30.26	66.78	136.33	27.89	182.28
Own	339.38	-	30.26	66.78	136.33	27.89	182.28
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	25,266.57	7.67	4,007.41	2,241.74	18,733.14	6,552.11	18,536.84
Fixed Assets	25,226.53	7.67	4,007.41	2,241.74	18,733.14	6,552.11	18,536.84
Current Assets	40.04	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	1,171.59	2.72	-	-	845.79	-	856.62
Government Guarantee	-	2.72	-	-	3.34	-	10.33
Institutional Guarantee	1,163.88	-	-	-	636.66	-	596.70
Personal Guarantee	0.68	-	-	-	100.06	-	67.48
Collective Guarantee	7.03	-	-	-	105.73	-	182.11
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	-	-	2.01	-	-	0.01	216.59
Total	28,908.09	10.39	4,039.67	2,308.52	20,044.70	6,682.42	21,184.26

Statement of Credit as on Asoj end, 2076(Mid-Oct, 2019)

BFI Name	Miteri	Tinau	Mukti	Garima	Gandaki/DB	Kamana	Corporate
Sector Wise							
Agricultural and Forest Related	350.79	1,215.92	4,558.43	1,474.38	1,152.44	891.05	6.73
Fishery Related	4.79	62.95	60.07	61.41	62.37	39.67	2.99
Mining Related	1.28	72.00	-	30.42	-	19.79	-
Manufacturing (Producing) Related	367.40	621.23	1,217.04	1,613.93	1,785.03	1,343.23	96.72
Construction	891.96	555.29	9,923.38	4,705.31	3,839.61	2,111.31	124.97
Electricity, Gas and Water	-	-	213.88	91.93	49.62	96.46	-
Metal Products, Mach. & Ele. Eqp.	42.56	62.20	156.44	336.83	240.60	479.21	5.53
Tras., Com. and Public Utilities	225.20	703.21	4,597.76	2,936.98	1,531.89	1,770.04	13.84
Wholesaler & Retailer	439.69	2,248.88	7,209.28	3,245.94	3,920.28	3,945.02	27.23
Finance, Insurance and Real Estate	117.73	628.51	1,534.28	878.38	1,313.36	2,467.91	3.63
Hotel or Restaurant	168.76	445.62	1,508.82	1,262.78	1,235.99	799.46	0.67
Other Services	60.99	639.72	491.99	536.16	693.53	614.12	2.89
Consumption Loans	143.96	252.57	1,951.76	1,920.56	1,434.41	1,051.50	19.44
Local Government	1.50	-	-	0.03	-	-	-
Others	1,259.48	1,335.61	7,843.50	11,429.86	9,044.77	6,521.37	56.40
TOTAL sectorwise	4,076.09	8,843.71	41,266.66	30,524.92	26,303.91	22,150.16	361.02

Product Wise

Term Loan	42.33	1,120.17	8,405.08	10,224.68	2,212.20	8,208.31	21.51
Overdraft	425.70	3,130.62	6,558.02	7,989.77	9,319.43	4,990.10	112.51
Trust Receipt Loan / Import Loan	-	-	-	4.66	-	-	-
Demand & Other Working Capital Loan	-	-	-	48.44	-	254.56	57.49
Res. Per. H. Loan (Up to Rs. 15 mil.)	728.72	516.52	8,557.04	3,533.46	3,863.24	1,700.68	92.59
Real Estate Loan	100.57	493.87	1,420.85	1,027.41	1,636.53	1,073.22	17.03
Margin Nature Loan	-	2.90	992.03	264.87	87.89	141.78	-
Hire Purchase Loan	299.03	599.14	4,630.08	4,140.55	2,136.37	2,257.44	39.53
Deprived Sector Loan	205.55	1,006.86	9,709.99	1,831.51	1,493.90	3,014.81	10.56
Bills Purchased	-	-	-	-	-	-	3.01
Other Product	2,274.17	1,973.62	993.57	1,459.58	5,554.36	509.27	6.79
Total Product wise Loan	4,076.09	8,843.71	41,266.66	30,524.92	26,303.91	22,150.16	361.02

Collateral Wise

Gold and Silver	36.51	111.34	209.01	786.20	729.98	331.29	-
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	-	2.90	992.03	216.02	-	290.09	-
Fixed Deposit Receipts	45.94	85.18	243.54	266.04	245.89	156.96	1.83
Own	45.94	85.18	243.54	266.04	245.89	156.96	1.83
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	3,992.14	7,795.96	34,051.29	28,378.95	24,642.56	19,782.06	359.11
Fixed Assets	3,992.14	7,795.96	34,050.11	28,378.95	24,642.56	19,782.06	359.11
Current Assets	-	-	1.18	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	-	848.33	5,593.32	868.22	597.60	931.11	-
Government Guarantee	-	-	-	0.23	2.69	1.73	-
Institutional Guarantee	-	50.83	52.97	265.00	380.26	793.51	-
Personal Guarantee	-	-	600.95	131.56	214.66	9.96	-
Collective Guarantee	-	797.50	4,939.40	469.90	-	125.91	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	1.54	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	1.50	-	177.47	9.48	87.89	658.66	0.08
Total	4,076.09	8,843.71	41,266.66	30,524.92	26,303.91	22,150.16	361.02

Statement of Credit as on Asoj end, 2076(Mid-Oct, 2019)

BFI Name	Jyoti	Shine	Kanchan	LumbiniDB	Sindhu	Sahara	Community
Sector Wise							
Agricultural and Forest Related	1,460.24	2,095.01	187.08	779.87	26.87	70.55	399.57
Fishery Related	46.10	104.49	9.30	35.33	-	11.45	17.16
Mining Related	56.08	15.77	1.69	47.69	-	-	-
Manufacturing (Producing) Related	2,624.08	3,239.86	546.11	1,131.66	57.61	72.69	442.86
Construction	3,923.82	2,301.14	328.61	3,117.26	520.41	14.57	451.03
Electricity, Gas and Water	681.57	8.83	1.15	2,250.25	-	-	-
Metal Products, Mach. & Ele. Equip.	517.88	82.67	38.38	38.15	2.54	10.68	59.86
Tras., Com. and Public Utilities	524.55	1,377.11	270.21	924.61	236.75	0.40	238.31
Wholesaler & Retailer	3,175.95	5,925.41	1,967.86	3,217.29	315.08	158.10	445.01
Finance, Insurance and Real Estate	2,820.56	976.16	396.06	3,408.15	469.30	4.42	339.14
Hotel or Restaurant	644.34	1,688.08	113.47	719.27	122.73	7.30	91.99
Other Services	672.92	1,382.26	290.08	1,636.92	13.04	50.81	247.48
Consumption Loans	2,656.87	827.10	93.11	1,539.95	118.66	2.23	65.35
Local Government	4.60	-	-	-	-	-	-
Others	6,305.53	3,902.12	733.92	4,607.93	420.61	249.03	580.19
TOTAL sectorwise	26,115.09	23,926.01	4,977.04	23,454.32	2,303.60	652.23	3,377.96

Product Wise

Term Loan	6,417.29	5,779.93	504.15	4,647.38	502.66	5.87	1,069.65
Overdraft	7,236.71	993.28	2,167.98	4,710.59	264.92	21.20	1,128.71
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	-	8,190.99	40.15	455.97	176.32	564.63	4.70
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,253.51	2,036.76	340.29	2,387.38	513.53	-	372.24
Real Estate Loan	1,850.74	1,240.53	29.28	1,992.11	61.01	-	101.64
Margin Nature Loan	984.25	26.23	39.05	936.14	6.30	-	6.20
Hire Purchase Loan	2,076.72	1,409.64	318.31	1,608.00	264.74	-	300.71
Deprived Sector Loan	1,955.06	1,344.31	456.04	2,463.56	426.95	43.72	332.40
Bills Purchased	-	-	-	-	-	-	-
Other Product	2,340.81	2,904.34	1,081.79	4,253.18	87.16	16.80	61.71
Total Product wise Loan	26,115.09	23,926.01	4,977.04	23,454.32	2,303.60	652.23	3,377.96

Collateral Wise

Gold and Silver	246.34	28.80	-	20.90	69.57	-	8.08
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	984.25	-	-	936.14	6.30	-	6.20
Fixed Deposit Receipts	249.82	232.13	78.15	466.49	15.57	2.23	12.11
Own	249.82	232.13	78.15	466.49	15.57	2.23	12.11
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	22,555.77	23,640.44	4,824.95	20,682.43	1,809.11	650.00	3,114.04
Fixed Assets	22,555.77	23,640.44	4,824.95	20,682.43	1,809.11	650.00	3,114.04
Current Assets	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	2,072.48	-	25.39	1,344.85	403.05	-	237.53
Government Guarantee	4.60	-	-	17.19	-	-	-
Institutional Guarantee	1,644.18	-	-	1,319.90	403.05	-	237.50
Personal Guarantee	64.27	-	-	1.27	-	-	-
Collective Guarantee	359.43	-	25.39	6.49	-	-	0.03
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	6.43	24.63	48.56	3.52	-	-	-
Total	26,115.09	23,926.01	4,977.04	23,454.32	2,303.60	652.23	3,377.96

Statement of Credit as on Asoj end, 2076(Mid-Oct, 2019)

BFI Name	Kailash	Salapa	saptakoshi	GreenDB	NFL	NSML	GURKHAF
Sector Wise							
Agricultural and Forest Related	428.48	150.75	735.91	100.16	-	0.52	218.29
Fishery Related	64.26	4.09	-	4.32	-	-	2.07
Mining Related	-	-	-	4.55	-	-	-
Manufacturing (Producing) Related	1,645.72	34.73	-	36.47	-	61.10	223.76
Construction	3,455.86	-	152.56	27.21	33.18	20.02	580.45
Electricity, Gas and Water	1,387.32	-	-	3.11	-	-	-
Metal Products, Mach. & Ele. Equip.	426.63	3.79	132.64	-	-	3.45	-
Tras., Com. and Public Utilities	1,973.92	0.98	9.87	113.18	0.36	-	243.88
Wholesaler & Retailer	3,464.46	49.40	649.73	109.27	40.87	33.33	612.06
Finance, Insurance and Real Estate	3,475.46	-	71.05	106.98	-	40.31	573.55
Hotel or Restaurant	751.44	43.31	10.46	38.57	-	27.50	239.25
Other Services	589.81	-	8.67	18.80	-	-	229.56
Consumption Loans	960.53	11.80	137.46	68.08	0.08	146.49	1,044.75
Local Government	-	0.07	-	-	-	33.18	-
Others	9,788.21	97.31	583.29	509.04	28.31	1,886.00	1,746.85
TOTAL sectorwise	28,412.10	396.24	2,491.64	1,139.73	102.80	2,251.90	5,714.47

Product Wise

Term Loan	3,807.47	160.50	1,374.44	376.93	-	125.37	202.48
Overdraft	6,491.16	88.87	410.72	330.84	-	-	178.00
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	315.06	-	130.79	-	40.87	147.82	1,015.80
Res. Per. H. Loan (Up to Rs. 15 mil.)	3,268.07	-	152.56	104.56	27.56	20.02	580.45
Real Estate Loan	3,235.61	-	71.05	18.30	22.72	1,765.88	164.14
Margin Nature Loan	1,352.37	-	-	15.43	0.08	26.19	216.30
Hire Purchase Loan	3,170.36	6.76	56.28	137.10	0.36	123.86	306.95
Deprived Sector Loan	1,673.66	67.43	204.76	119.51	-	33.18	426.74
Bills Purchased	-	-	-	-	-	-	-
Other Product	5,098.33	72.67	91.05	37.05	11.21	9.57	2,623.61
Total Product wise Loan	28,412.10	396.24	2,491.64	1,139.73	102.80	2,251.90	5,714.47

Collateral Wise

Gold and Silver	194.42	-	-	24.36	-	-	691.79
Government Securities	-	-	-	-	-	-	-
Non Governmental Securities	1,385.33	-	-	15.43	-	26.19	216.30
Fixed Deposit Receipts	179.25	2.79	15.08	10.45	-	0.05	67.94
Own	179.25	2.79	15.08	10.45	-	0.05	67.94
Other Licences Institutions	-	-	-	-	-	-	-
Collateral of Properties	25,441.08	393.44	2,476.56	969.98	102.71	404.22	4,229.10
Fixed Assets	25,441.08	393.44	2,476.56	969.98	102.71	404.22	4,229.10
Current Assets	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-
Against Guarantee	1,210.98	-	-	-	-	83.27	509.34
Government Guarantee	14.45	-	-	-	-	33.18	-
Institutional Guarantee	1,071.21	-	-	-	-	-	401.78
Personal Guarantee	125.32	-	-	-	-	50.09	107.56
Collective Guarantee	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-
Others	1.04	-	-	119.51	0.08	1,738.17	-
Total	28,412.10	396.24	2,491.64	1,139.73	102.80	2,251.90	5,714.47

Statement of Credit as on Asoj end, 2076(Mid-Oct, 2019)

BFI Name	Goodwill	Shree	Lalitpur	United	BestFC	Progressive	Janaki	Pokhara
Sector Wise								
Agricultural and Forest Related	854.99	524.84	5.49	92.33	324.51	75.39	85.46	225.85
Fishery Related	-	14.74	-	-	2.26	-	-	4.80
Mining Related	-	4.29	3.00	-	8.69	-	-	-
Manufacturing (Producing) Related	-	139.61	-	226.34	164.01	217.02	99.20	318.70
Construction	1,572.62	1,094.34	14.54	815.99	161.77	150.27	165.97	565.39
Electricity, Gas and Water	-	-	-	150.00	7.50	-	-	-
Metal Products, Mach. & Ele. Equip.	24.70	38.13	-	660.22	103.25	-	-	-
Tras., Com. and Public Utilities	650.21	126.21	-	1,274.77	134.87	86.35	-	590.05
Wholesaler & Retailer	2,112.66	745.85	74.89	362.93	192.63	97.11	904.44	1,292.14
Finance, Insurance and Real Estate	-	409.32	95.30	199.93	225.27	219.46	222.53	869.58
Hotel or Restaurant	284.11	77.70	-	-	60.59	110.91	47.59	390.27
Other Services	64.46	610.02	137.59	-	20.83	87.80	30.13	95.37
Consumption Loans	269.79	249.20	18.27	554.13	164.71	29.44	60.25	68.04
Local Government	-	-	-	-	-	-	-	-
Others	222.35	357.68	59.95	1,754.79	685.84	139.97	617.17	1,571.99
TOTAL sectorwise	6,055.89	4,391.93	409.03	6,091.44	2,256.73	1,213.72	2,232.72	5,992.19

Product Wise

Term Loan	2,931.61	707.24	74.89	379.08	133.86	313.40	963.70	2,080.72
Overdraft	-	-	-	-	247.21	-	-	527.95
Trust Receipt Loan / Import Loan	-	-	-	-	1.38	-	-	-
Demand & Other Working Capital Loan	-	689.77	-	233.45	79.01	239.44	-	1,035.88
Res. Per. H. Loan (Up to Rs. 15 mil.)	1,248.34	824.60	14.54	680.43	102.89	46.34	165.97	480.09
Real Estate Loan	370.23	649.23	95.30	476.63	100.06	59.38	222.53	562.45
Margin Nature Loan	222.35	177.79	5.58	342.47	17.22	29.71	-	41.97
Hire Purchase Loan	669.01	122.91	11.37	2,051.49	196.30	85.61	7.04	590.05
Deprived Sector Loan	283.75	241.77	1.63	423.72	193.52	199.06	107.99	408.50
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	330.61	978.62	205.71	1,504.16	1,185.29	240.77	765.50	264.57
Total Product wise Loan	6,055.89	4,391.93	409.03	6,091.44	2,256.73	1,213.72	2,232.72	5,992.19

Collateral Wise

Gold and Silver	161.90	-	-	46.39	2.69	-	-	-
Government Securities	1.71	-	-	-	-	-	-	-
Non Governmental Securities	-	177.79	5.64	-	25.61	18.13	-	-
Fixed Deposit Receipts	106.18	52.35	1.26	155.95	43.32	1.77	53.21	68.04
Own	106.18	52.35	1.26	155.95	43.32	1.77	53.21	68.04
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	5,539.05	3,946.29	206.22	5,340.00	2,016.42	996.72	2,179.52	5,382.35
Fixed Assets	5,539.05	3,946.29	129.70	5,340.00	2,016.42	996.72	2,179.52	5,382.35
Current Assets	-	-	76.52	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	24.70	215.50	-	199.93	155.78	197.10	-	499.82
Government Guarantee	-	-	-	-	4.02	-	-	-
Institutional Guarantee	-	215.50	-	199.93	137.50	135.95	-	392.43
Personal Guarantee	-	-	-	-	14.27	11.15	-	107.39
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	24.70	-	-	-	-	50.00	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	222.35	-	195.91	349.17	12.90	-	-	41.97
Total	6,055.89	4,391.93	409.03	6,091.44	2,256.73	1,213.72	2,232.72	5,992.19

Statement of Credit as on Asoj end, 2076(Mid-Oct, 2019)

BFI Name	Central	Multi	Srijana	Samriddhi	CMerchant	Crystal	GMBL	ICFC
Sector Wise								
Agricultural and Forest Related	263.23	154.36	1,130.23	-	287.76	-	47.65	216.69
Fishery Related	2.50	-	-	-	-	-	7.00	11.59
Mining Related	45.25	-	-	-	-	-	-	-
Manufacturing (Producing) Related	113.32	1.46	-	-	584.16	-	100.24	462.76
Construction	677.11	46.59	127.30	39.47	-	-	795.70	198.93
Electricity, Gas and Water	-	-	-	-	-	-	-	9.38
Metal Products, Mach. & Ele. Equip.	111.77	-	-	-	-	-	2.80	24.93
Tras., Com. and Public Utilities	225.77	-	-	5.08	2.94	-	80.06	147.14
Wholesaler & Retailer	223.27	16.29	382.73	30.00	84.26	-	227.16	1,371.85
Finance, Insurance and Real Estate	189.92	-	157.46	26.62	-	-	450.43	2,201.25
Hotel or Restaurant	59.38	-	-	-	74.77	-	280.90	737.04
Other Services	123.30	2.11	3.98	0.13	-	-	51.46	346.14
Consumption Loans	157.38	9.10	162.77	4.09	1.76	9.44	400.18	361.36
Local Government	-	-	-	-	-	-	-	-
Others	1,038.42	13.24	3,655.02	68.62	550.93	310.92	761.45	2,819.51
TOTAL sectorwise	3,230.61	243.15	5,619.48	173.99	1,586.58	320.35	3,205.03	8,908.58

Product Wise

Term Loan	141.79	-	150.90	41.19	910.11	218.69	314.68	1,833.88
Overdraft	-	-	989.45	-	-	-	109.72	3,470.11
Trust Receipt Loan / Import Loan	-	-	-	-	-	-	-	-
Demand & Other Working Capital Loan	581.88	181.21	231.83	54.00	149.60	16.79	114.62	443.10
Res. Per. H. Loan (Up to Rs. 15 mil.)	677.11	46.59	127.30	-	-	-	563.56	888.87
Real Estate Loan	82.62	-	228.30	10.43	419.96	82.14	402.52	706.44
Margin Nature Loan	20.37	-	0.40	34.50	-	0.02	200.24	289.20
Hire Purchase Loan	285.22	-	52.98	9.17	2.47	2.72	111.97	450.00
Deprived Sector Loan	149.51	13.24	376.18	2.98	-	-	282.36	676.17
Bills Purchased	-	-	-	-	-	-	-	-
Other Product	1,292.11	2.11	3,462.15	21.73	104.44	-	1,105.37	150.82
Total Product wise Loan	3,230.61	243.15	5,619.48	173.99	1,586.58	320.35	3,205.03	8,908.58

Collateral Wise

Gold and Silver	5.91	-	-	-	-	-	-	-
Government Securities	-	-	-	-	-	-	-	18.00
Non Governmental Securities	20.37	-	-	14.50	-	-	-	-
Fixed Deposit Receipts	38.46	8.99	109.78	-	-	6.70	116.34	132.82
Own	38.46	8.99	109.78	-	-	6.70	116.34	132.82
Other Licences Institutions	-	-	-	-	-	-	-	-
Collateral of Properties	3,078.57	234.16	210.44	130.98	1,586.58	313.63	2,689.43	7,852.61
Fixed Assets	3,078.57	234.16	210.44	130.98	1,586.58	313.63	2,689.43	7,852.61
Current Assets	-	-	-	-	-	-	-	-
Against security of Bill	-	-	-	-	-	-	-	-
Domestic Bills	-	-	-	-	-	-	-	-
Foreign Bills	-	-	-	-	-	-	-	-
Against Guarantee	0.30	-	-	28.04	-	-	220.00	608.81
Government Guarantee	-	-	-	-	-	-	-	-
Institutional Guarantee	0.30	-	-	22.63	-	-	220.00	597.00
Personal Guarantee	-	-	-	5.41	-	-	-	11.81
Collective Guarantee	-	-	-	-	-	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-	-	-	-	-	-
Other Guarantee	-	-	-	-	-	-	-	-
Credit Card	-	-	-	-	-	-	-	-
Others	87.00	-	5,299.26	0.47	-	0.02	179.25	296.35
Total	3,230.61	243.15	5,619.48	173.99	1,586.58	320.35	3,205.03	8,908.58

BFI Name	CityExpress	Manju	Reliance
Sector Wise			
Agricultural and Forest Related	2.00	159.46	32.78
Fishery Related	1.50	18.70	-
Mining Related	-	-	0.75
Manufacturing (Producing) Related	-	176.77	219.17
Construction	6.47	1,776.10	575.09
Electricity, Gas and Water	-	137.46	35.01
Metal Products, Mach. & Ele. Eqp.	-	159.20	87.63
Tras., Com. and Public Utilities	1.32	361.95	676.30
Wholesaler & Retailer	20.31	631.30	201.34
Finance, Insurance and Real Estate	132.43	1,390.88	521.23
Hotel or Restaurant	1.50	183.81	229.70
Other Services	9.66	129.06	131.32
Consumption Loans	11.59	663.79	284.90
Local Government	-	-	-
Others	4.10	1,066.10	879.45
TOTAL sectorwise	190.88	6,854.58	3,874.66

Product Wise

Term Loan	18.75	1,924.37	-
Overdraft	1.08	-	-
Trust Receipt Loan / Import Loan	-	-	-
Demand & Other Working Capital Loan	-	489.54	16.65
Res. Per. H. Loan (Up to Rs. 15 mil.)	107.74	1,718.71	551.02
Real Estate Loan	17.90	303.75	329.60
Margin Nature Loan	0.35	284.47	258.63
Hire Purchase Loan	1.32	354.62	682.43
Deprived Sector Loan	12.01	1,210.93	347.91
Bills Purchased	-	-	-
Other Product	31.73	568.18	1,688.42
Total Product wise Loan	190.88	6,854.58	3,874.66

Collateral Wise

Gold and Silver	-	-	-
Government Securities	-	-	-
Non Governmental Securities	-	284.47	-
Fixed Deposit Receipts	0.33	38.22	20.83
Own	0.03	38.22	20.83
Other Licences Institutions	0.30	-	-
Collateral of Properties	178.20	5,064.41	3,053.70
Fixed Assets	178.20	5,064.41	3,053.70
Current Assets	-	-	-
Against security of Bill	-	-	-
Domestic Bills	-	-	-
Foreign Bills	-	-	-
Against Guarantee	12.01	1,455.30	514.80
Government Guarantee	-	-	-
Institutional Guarantee	12.01	1,115.00	340.00
Personal Guarantee	-	340.30	1.58
Collective Guarantee	-	-	-
Int. Rtd. Foreign Bank's Guarantee	-	-	-
Other Guarantee	-	-	173.22
Credit Card	-	-	-
Others	0.35	12.18	285.33
Total	190.88	6,854.58	3,874.66

Major Financial Indicators of Microfinance Financial Institutions

Rs in million

Liabilities	Mid-July			Mid-Sept	Mid-Oct	% change		
	2017	2018	2019	2019	2019	2/1	3/2	5/4
	1	2	3	4	5			
1 CAPITAL FUND	12,593	17,420	25,503	33,115	33,480	38.33	46.40	1.10
a. Paid-up Capital	7,721	11,159	17,078	17,347	17,742	44.52	53.04	2.27
b. Statutory Reserves	1,748	2,451	3,531	4,036	4,080	40.25	44.08	1.08
c. Retained Earning	1,179	1,379	1,750	7,068	6,861	16.91	26.91	-2.93
d. Others Reserves	1,944	2,431	3,144	4,663	4,797	25.03	29.33	2.88
2 BORROWINGS	66,773	87,707	126,378	128,286	136,476	31.35	44.09	6.38
a. NRB	555	2,070	1,701	2,186	2,569	273.02	-17.80	17.51
f. Others	66,218	85,637	124,677	126,099	133,907	29.33	45.59	6.19
3 DEPOSITS	34,344	49,549	85,606	88,685	91,508	44.27	72.77	3.18
4 BILLS PAYABLE	2	1	75	36	35	-33.54	5591.09	-1.29
5 OTHER LIABILITIES	10,366	13,552	23,664	26,774	24,290	30.73	74.63	-9.28
a. Loan Loss Provision	1,716	2,391	4,013	4,246	4,385	39.32	67.86	3.27
b. Interest Suspense a/c	939	1,121	1,800	2,210	2,015	19.49	60.53	-8.81
c. Others	7,712	10,039	17,851	20,318	17,890	30.18	77.81	-11.95
6 RECONCILIATION A/c	5,780	3,480	5,192	14,321	6,340	-39.79	49.19	-55.73
7 PROFIT & LOSS A/c	3,907	4,039	6,608	1,370	2,013	3.37	63.62	46.95
Total	133,765	175,748	273,028	292,586	294,142	31.39	55.35	0.53
Assets								
1 LIQUID FUNDS	12,498	16,314	19,246	20,438	25,518	30.54	17.97	24.86
a. Cash Balance	94	147	214	241	325	56.92	45.57	34.86
b. Bank Balance	6,243	9,190	13,398	13,190	16,680	47.19	45.79	26.46
c. Money at Call	6,161	6,977	5,634	7,007	8,513	13.26	-19.25	21.49
2 INVESTMENT IN SECURITIES EXCEPT SHARE	43	43	312	340	340	0.00	629.98	0.00
3 SHARE & OTHER INVESTMENT	2,658	2,565	2,262	6,491	6,878	-3.52	-11.81	5.97
4 LOANS & ADVANCES	106,541	145,944	235,101	239,898	244,477	36.98	61.09	1.91
Institutional	24,131	30,597	38,955	36,742	37,811	26.79	27.32	2.91
Individual	82,410	115,347	196,147	203,156	206,666	39.97	70.05	1.73
5 FIXED ASSETS	1,219	1,472	2,107	2,151	2,186	20.72	43.14	1.63
6 OTHER ASSETS	4,766	5,735	8,552	9,295	8,644	20.34	49.11	-7.01
7 EXPENSES NOT WRITTEN OFF	11	7	11	11	12	-36.38	53.11	8.54
8 NON BANKING ASSETS	-	-	1	1	1	0.00	0.00	10.46
9 RECONCILIATION A/c	5,959	3,609	5,391	13,828	6,064	-39.44	49.37	-56.15
10 PROFIT & LOSS A/c	70	57	45	133	22	-18.74	-20.95	-83.77
Total	133,765	175,745	273,028	292,586	294,142	31.38	55.35	0.53
Profit & Loss A/c								
Expenses								
1 INTEREST EXPENSES	5,938	11,759	17,022	3,495	5,283	98.04	44.75	51.16
2 COMMISSION/FEE EXPENSES	0	3	7	5	7	1378.80	114.61	34.15
3 EMPLOYEE EXPENSES	3,619	4,735	6,299	1,341	2,327	30.85	33.03	73.52
4 OFFICE OPERATING EXPENSES	1,232	1,594	2,358	372	587	29.44	47.90	57.86
5 NON OPERATING EXPENSES	1	9	63	25	33	1056.98	578.43	34.57
6 PROVISION FOR RISK	641	1,048	1,921	417	666	63.43	83.21	59.71
7 LOAN WRITTEN OFF	3	1	5	-	-	-72.34	464.16	0.00
8 EXTRAORDINARY EXPENSES	0	-	1	0	0	-100.00	0.00	438.46
9 PROVISION FOR STAFF BONUS	519	547	861	171	273	5.43	57.54	59.58
10 PROVISION FOR INCOME TAX	1,561	1,663	2,545	499	767	6.56	52.98	53.75
11 NET PROFIT	3,902	4,013	6,249	1,263	2,004	2.87	55.70	58.72
TOTAL EXPENSES	17,415	25,374	37,331	7,588	11,948	45.70	47.12	57.47
Income								
1. INTEREST INCOME	15,659	22,236	31,647	6,527	10,277	42.00	42.32	57.46
2. COMMISSION & DISCOUNT	410	546	805	122	199	33.36	47.34	62.89
3 OTHER OPERATING INCOME	1,000	2,049	3,739	727	1,137	104.84	82.48	56.43
4 NON OPERATING INCOME	51	142	176	19	33	180.15	23.91	68.87
5 PROVISION FOR WRITTEN BACK	241	364	936	161	280	50.99	156.84	73.48
6 RECOVERY FOR WRITE BACK	3	5	2	-	0	73.37	-59.94	0.00
7 INCOME FOR EXTRA ORDINARY EXPENSES	-	0	0	6	8	0.00	712.18	39.64
8 NET LOSS	51	31	26	25	13	-39.31	-17.32	-46.15
TOTAL INCOME	17,415	25,374	37,331	7,588	11,948	45.70	47.12	57.47
Miscellaneous Information								
No. of Total Staffs	8,903	11,552	17,361	18,412	18,421	29.75	50.29	0.05
No. of Total Branches	1,895	2,448	3,629	3,713	3,753	29.18	48.24	1.08
No. of Total Centers	132,355	172,788	274,186	283,130	286,284	30.55	58.68	1.11
No. of Total Groups	455,206	562,425	926,625	952,689	962,018	23.55	64.76	0.98
No. of Total Passive Groups	4,942	5,762	9,565	9,007	9,393	16.59	66.00	4.29
No. of Total Members	2,338,046	2,856,380	4,327,991	4,423,911	4,463,856	22.17	51.52	0.90
No. of Total Passive Members	37,050	51,516	118,044	125,087	142,352	39.04	129.14	13.80
No. of Total Borrowers	1,576,155	1,853,417	2,679,016	2,720,861	2,759,194	17.59	44.54	1.41
No. of Total Overdue Borrowers	44,281	56,824	165,984	114,969	126,686	28.33	192.10	10.19
No. of Total Saving Members	2,368,500	3,010,166	4,323,957	4,358,758	4,416,331	27.09	43.65	1.32
Total Saving Amount (Rs million)	34,583	49,549	101,910	88,685	91,480	43.27	105.68	3.15

Districtwise List of Bank and Financial Institutions Branches (Asoj, 2076)

S.No.	Province	District	Class 'A'	Class 'B'	Class 'C'	Total	Population	Pop. Per Branch
1	1	Taplejung	19	1	-	20	142,447	7,122
2	1	Panchthar	23	4	2	29	214,370	7,392
3	1	Ilam	37	7	2	46	324,381	7,052
4	1	Jhapa	135	48	9	192	908,198	4,730
5	1	Sankhuwasabha	26	-	-	26	177,406	6,823
6	1	Bhojpur	25	-	1	26	203,912	7,843
7	1	Terhathum	15	3	-	18	113,520	6,307
8	1	Dhankuta	23	7	1	31	182,625	5,891
9	1	Morang	132	52	12	196	1,078,874	5,504
10	1	Sunsari	112	38	10	160	853,255	5,333
11	1	Solukhumbu	24	-	-	24	118,336	4,931
12	1	Khotang	16	6	-	22	230,569	10,480
13	1	Okhaldhunga	18	5	-	23	165,383	7,191
14	1	Udayapur	33	3	1	37	354,866	9,591
	Total		638	174	38	850	5,068,144	5,963
15	2	Saptari	40	7	8	55	714,448	12,990
16	2	Siraha	68	13	2	83	712,263	8,581
17	2	Dhanusa	68	14	3	85	843,521	9,924
18	2	Mahottari	49	16	3	68	701,368	10,314
19	2	Sarlahi	58	13	1	72	860,231	11,948
20	2	Rautahat	49	8	1	58	767,464	13,232
21	2	Bara	66	12	3	81	768,566	9,488
22	2	Parsa	57	14	4	75	671,682	8,956
	Total		455	97	25	577	6,039,543	10,467
23	3	Dolakha	22	3	-	25	208,492	8,340
24	3	Ramechhap	23	1	-	24	226,472	9,436
25	3	Sindhuli	29	3	1	33	331,017	10,031
26	3	Rasuwa	22	1	1	24	48,391	2,016
27	3	Dhading	43	23	-	66	375,580	5,691
28	3	Nuwakot	29	14	1	44	310,095	7,048
29	3	Sindhupalchok	35	11	-	46	321,636	6,992
30	3	Kavrepalanchok	62	19	5	86	426,844	4,963
31	3	Kathmandu	664	135	46	845	1,949,321	2,307
32	3	Lalitpur	154	26	12	192	523,173	2,725
33	3	Bhaktapur	74	16	5	95	340,471	3,584
34	3	Makwanpur	57	16	2	75	469,915	6,266
35	3	Chitawan	127	67	12	206	648,176	3,146
	Total		1,341	335	85	1,761	6,179,583	3,509
36	4	Gorkha	38	7	3	48	302,931	6,311
37	4	Manang	7	2	-	9	7,307	812
38	4	Lamjung	35	9	2	46	187,444	4,075
39	4	Kaski	139	97	16	252	549,957	2,182
40	4	Tanahu	64	29	1	94	361,299	3,844
41	4	Syangja	33	28	2	63	323,145	5,129
42	4	Mustang	11	3	-	14	15,034	1,074
43	4	Baglung	41	10	-	51	300,195	5,886
44	4	Parbat	22	15	-	37	163,825	4,428
45	4	Myagdi	19	10	-	29	127,002	4,379
46	4	Nawalparasi East	52	28	5	85	348,241	4,097
	Total		461	238	29	728	2,686,381	3,690

47	5	Gulmi	31	17	-	48	313,100	6,523
48	5	Palpa	40	14	-	54	291,889	5,405
49	5	Rupandehi	159	114	16	289	983,686	3,404
50	5	Kapilbastu	52	22	4	78	639,182	8,195
51	5	Arghakhanchi	21	6	-	27	220,869	8,180
52	5	Pyuthan	17	12	-	29	254,921	8,790
53	5	Rolpa	19	2	-	21	250,903	11,948
54	5	Rukum East	6	-	-	6	59,437	9,906
55	5	Dang	72	48	4	124	617,554	4,980
56	5	Banke	68	38	5	111	549,080	4,947
57	5	Bardiya	33	22	-	55	476,731	8,668
58	5	Nawalparasi West	40	27	2	69	370,928	5,376
Total			558	322	31	911	5,028,279	5,520
59	6	Rukum West	16	1	1	18	173,652	9,647
60	6	Salyan	22	4	1	27	270,950	10,035
61	6	Surkhet	40	11	2	53	392,050	7,397
62	6	Dailekh	21	1	-	22	292,548	13,298
63	6	Jajarkot	11	1	-	12	191,445	15,954
64	6	Dolpa	11	-	-	11	41,015	3,729
65	6	Jumla	17	1	-	18	121,728	6,763
66	6	Kalikot	13	-	-	13	153,050	11,773
67	6	Mugu	6	-	-	6	61,786	10,298
68	6	Humla	9	1	-	10	56,838	5,684
Total			166	20	4	190	1,755,062	9,237
69	7	Doti	18	3	-	21	236,642	11,269
70	7	Bajhang	16	1	-	17	218,105	12,830
71	7	Kailali	103	36	3	142	866,914	6,105
72	7	Bajura	9	1	-	10	150,774	15,077
73	7	Achham	17	3	-	20	287,750	14,388
74	7	Kanchanpur	46	21	-	67	504,304	7,527
75	7	Darchula	17	2	-	19	148,944	7,839
76	7	Baitadi	16	3	-	19	280,398	14,758
77	7	Dadeldhura	23	2	-	25	158,801	6,352
Total			265	72	3	340	2,852,632	8,390
Grand Total			3,884	1,258	215	5,357	29,609,623	

Bank/BFI Class	A	B	C [#]	D	E [§]	Total
No. of BFIs	28	25	22	91	1	167
No. of Branches [@]	3,884	1,258	215	3,753		9,110
Population per Branch [*] (Served by A, B and C class BFI's)						5,527
Population per Branch [*] (Served by A, B, C and D class BFI's)						3,250

Province	A	B	C	D	Total (A+B+C)	Total (A+B+C+D)
1	638	174	38	644	850	1,494
2	455	97	25	699	577	1,276
3	1341	335	85	568	1,761	2,329
Gandaki	461	238	29	504	728	1,232
5	558	322	31	842	911	1,753
Karnali	166	20	4	173	190	363
Sudur Paschim	265	72	3	323	340	663
Total	3,884	1,258	215	3,753	5,357	9,110

* Population 29,609,623 for 2019 calculated on yearly basis based on five yearly population projection Source :

<https://cbs.gov.np/population-projection-2011-2031/>

(Medium Variant)

Samjhana Finance Ltd. and Himalaya Finance are in the process of liquidation

§ E Refers to Infrastructure Development Bank

@ Number of branches include head office, banking branches and extension counters

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.19	400,747.32	2.91	548,126.69	2.24	677,491.77	2.12	692,634.89
2	Fixed:	6.67	327,493.28	6.45	394,658.43	5.57	491,833.03	5.61	503,034.68
2.1	up to 1 month	6.20	5,725.18	5.70	5,133.97	5.24	3,299.76	5.20	4,927.63
2.2	1-3 months	6.73	18,052.57	5.09	17,077.26	5.01	18,238.17	5.11	21,487.80
2.3	3-6 months	6.14	18,317.82	5.53	27,069.18	4.48	45,190.74	4.46	45,594.48
2.4	6-12 months	6.48	182,218.93	6.47	184,288.49	5.76	277,140.74	5.83	284,119.60
2.5	1-2 yrs	6.90	78,274.02	6.52	133,408.99	5.39	124,298.95	5.34	119,366.90
2.6	2 yrs and above	7.75	24,904.76	7.84	27,680.54	6.90	23,664.67	6.88	27,538.26
3	Call	4.24	213,449.60	4.57	266,676.00	3.81	279,169.40	3.95	291,844.55
4	Certificate of Deposits	10.00	6.70	5.00	1.47	5.00	672.41	5.00	671.52
5	Other	6.82	206.28	5.50	247.33	3.06	1,034.97	4.09	177.37
6	Non interest bearing deposits		106,464.64		149,231.23		174,483.91		166,473.18
6.1	Current		95,170.81		135,293.86		156,449.58		147,302.51
6.2	Margin		10,266.61		11,774.43		15,137.08		16,099.74
6.3	Other		1,027.22		2,162.93		2,897.26		3,070.92
	Aggregate	4.17	1,048,367.82	3.94	1,358,941.15	3.28	1,624,685.48	3.29	1,654,836.17

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.31	33,982.48	9.71	46,901.77	10.41	57,366.95	10.36	59,611.18
2	Fishery Related	11.51	599.74	10.05	1,030.55	9.84	1,499.73	9.86	1,525.19
3	Mining Related	10.91	2,699.66	10.82	2,672.82	8.56	2,906.15	8.41	2,990.89
4	Agriculture, Forestry & Beverage Production Related	9.67	57,138.71	9.34	70,017.77	8.25	86,822.22	8.32	88,099.91
5	Non Food Production Related	9.55	123,830.72	9.04	146,439.44	8.15	160,559.01	8.29	164,379.08
6	Construction	11.06	79,993.06	9.81	112,011.90	9.38	138,218.98	9.36	142,122.65
7	Electricity, Gas and Water	10.60	19,545.60	9.73	26,599.29	9.27	37,890.16	9.18	39,369.51
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.10	9,997.13	9.87	11,318.76	8.68	15,660.47	8.56	15,865.42
9	Transport, Communication and Public Utilities	10.69	23,365.22	9.87	25,074.98	9.22	39,505.08	9.26	41,163.44
10	Wholesaler & Retailer	10.66	181,578.31	9.63	237,824.59	8.72	307,114.06	8.75	312,227.08
11	Finance, Insurance and Real Estate	8.96	66,615.38	8.60	83,376.75	7.21	108,300.07	7.06	109,437.91
12	Hotel or Restaurant	11.02	22,279.18	10.22	32,347.75	8.77	38,591.14	8.70	41,797.35
13	Other Services	10.97	38,852.20	10.13	50,007.59	9.47	56,684.66	9.55	59,150.57
14	Consumption Loans	11.83	54,672.62	10.69	77,717.11	9.81	95,766.15	9.91	100,167.31
15	Local Government	4.43	1,096.02	4.38	1,621.81	3.04	1,513.94	3.27	1,512.43
16	Others	10.86	133,845.88	9.81	160,286.34	9.29	209,284.19	9.30	211,643.06
	Aggregate	10.48	850,091.93	9.62	1,085,249.23	8.86	1,357,682.96	8.88	1,391,062.98

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2071 (Mid Jul, 2014)		Asar, 2072 (Mid Jul, 2015)		Asar, 2073 (Mid Jul, 2016)		Saun, 2073 (Mid Aug, 2016)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.11	128,891.11	10.37	177,808.97	9.33	220,017.14	9.30	224,827.33
2	Overdraft	10.90	163,611.35	9.92	198,141.51	9.47	237,791.00	9.32	242,714.87
3	Trust Receipt Loan / Import Loan	8.83	44,824.42	7.71	50,370.21	6.27	68,689.24	6.39	74,242.90
4	Demand & Other Working Capital Loan	10.17	209,227.10	9.48	260,709.85	8.48	329,660.73	8.55	336,527.18
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.33	61,158.02	10.15	87,168.51	9.29	108,177.85	9.24	111,697.05
6	Real Estate Loan	11.54	57,673.18	10.57	61,728.82	9.37	81,240.87	9.42	83,266.44
7	Margin Nature Loan	10.35	10,229.42	9.55	16,083.92	8.01	27,939.10	8.43	28,475.15
8	Hire Purchase Loan	11.45	38,297.30	10.19	52,431.49	9.52	76,618.57	9.57	83,518.22
9	Deprived Sector Loan	6.40	39,407.92	6.25	49,456.30	5.69	65,175.30	5.72	62,152.96
10	Bills Purchased	1.65	8,297.87	1.83	6,754.09	2.97	7,336.24	2.40	7,311.68
11	Other Product	11.63	88,473.52	9.40	124,595.57	10.26	135,036.91	10.21	136,329.19
	Aggregate	10.51	850,091.22	9.57	1,085,249.24	8.86	1,357,682.95	8.86	1,391,062.97

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)		Poush, 2073 (Mid Jan, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.13	700,640.75	2.06	724,050.92	2.04	722,415.58	2.11	719,065.00	2.11	725,776.47
2	Fixed:	5.65	501,932.97	5.67	515,349.32	5.92	540,703.87	6.37	565,107.52	6.72	596,250.43
2.1	up to 1 month	4.87	7,279.14	5.63	8,913.31	4.41	4,641.61	4.44	6,140.68	4.26	5,038.76
2.2	1-3 months	5.09	20,823.72	5.10	25,732.87	5.01	21,759.88	4.63	15,029.43	4.76	17,403.76
2.3	3-6 months	4.29	37,211.91	4.53	37,389.05	4.75	34,886.74	5.61	53,508.31	6.96	60,834.06
2.4	6-12 months	5.87	284,140.27	5.87	294,465.94	6.12	288,298.51	6.65	331,742.13	6.91	336,877.15
2.5	1-2 yrs	5.50	128,730.55	5.52	124,730.18	5.90	164,150.18	6.13	128,889.80	6.44	136,635.01
2.6	2 yrs and above	6.86	23,747.39	6.37	24,117.97	6.49	26,966.96	6.92	29,797.16	6.88	39,461.69
3	Call	3.79	307,838.34	4.16	307,134.49	4.38	291,629.07	4.81	294,157.81	5.55	306,544.56
4	Certificate of Deposits	5.00	665.10	5.00	665.69	5.00	660.97	5.00	654.84	5.50	635.39
5	Other	4.51	178.11	2.61	535.97	3.22	278.27	2.90	394.73	3.45	666.27
6	Non interest bearing deposits	-	169,401.46	-	177,288.20	-	167,723.77	-	166,625.40	-	172,467.15
6.1	Current	-	149,265.92	-	156,343.24	-	147,260.84	-	147,377.50	-	152,187.18
6.2	Margin	-	17,067.77	-	17,007.76	-	16,819.01	-	16,863.61	-	17,738.76
6.3	Other	-	3,067.77	-	3,937.20	-	3,643.93	-	2,384.29	-	2,541.21
	Aggregate	3.27	1,680,656.73	3.30	1,725,024.61	3.46	1,723,411.53	3.74	1,746,005.30	4.02	1,802,340.27

Overall Summary of Interest Rate on LCY Sectorwise Credit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)		Poush, 2073 (Mid Jan, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.27	61,841.44	9.90	63,232.88	10.49	62,209.93	10.56	63,626.74	10.37	64,498.55
2	Fishery Related	9.80	1,561.61	9.77	1,653.28	9.76	1,691.09	9.80	1,721.89	10.03	1,736.06
3	Mining Related	8.28	3,127.52	8.36	3,142.52	8.70	3,084.64	9.01	2,821.67	9.41	2,750.59
4	Agriculture, Forestry & Beverage Production Related	8.15	88,734.92	8.10	88,938.21	8.45	87,504.43	8.69	89,434.58	9.02	92,705.62
5	Non Food Production Related	8.08	169,478.55	7.90	173,831.19	8.23	178,083.33	8.51	179,181.11	8.80	184,764.96
6	Construction	9.28	146,705.72	9.24	149,448.15	9.35	151,601.35	9.50	154,575.10	9.70	159,914.73
7	Electricity, Gas and Water	9.19	40,103.02	9.06	41,226.64	9.15	42,380.59	9.18	43,141.35	9.42	46,296.49
8	Metal Products, Machinery & Electronic Equipment & Assemblage	8.52	16,267.57	8.20	17,317.94	8.45	17,635.57	8.84	17,995.19	9.18	18,648.81
9	Transport, Communication and Public Utilities	9.14	43,464.62	9.12	44,881.64	9.31	45,718.20	9.49	46,485.51	9.81	48,666.05
10	Wholesaler & Retailer	8.59	323,552.71	8.54	329,403.87	8.78	333,681.40	8.99	335,756.91	9.27	347,534.10
11	Finance, Insurance and Real Estate	7.05	109,744.59	7.06	114,036.94	7.36	114,878.89	7.69	119,352.08	8.20	129,094.65
12	Hotel or Restaurant	8.57	42,707.05	8.51	44,537.90	8.64	45,174.13	8.77	45,953.09	8.91	47,805.43
13	Other Services	9.38	60,233.32	9.29	61,515.64	9.47	62,379.60	9.60	63,763.44	9.72	64,924.66
14	Consumption Loans	9.71	102,035.77	9.61	103,691.57	9.72	108,331.72	9.79	113,864.50	10.15	122,254.55
15	Local Government	3.04	1,473.30	3.06	1,478.00	3.16	1,473.31	3.16	1,473.31	3.04	1,473.00
16	Others	9.26	219,658.59	8.80	226,981.02	9.15	230,059.64	9.53	233,521.45	9.45	248,305.54
	Aggregate	8.77	1,430,690.30	8.62	1,465,317.39	8.88	1,485,887.83	9.11	1,512,667.91	9.32	1,581,373.78

Overall Summary of Interest Rate on LCY Productwise Credit		Bhadau, 2073 (Mid Sep, 2016)		Asoj, 2073 (Mid Oct, 2016)		Kattik, 2073 (Mid Nov, 2016)		Mangsir, 2073 (Mid Dec, 2016)		Poush, 2073 (Mid Jan, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	9.16	227,038.66	8.96	233,962.28	9.22	237,651.13	9.34	240,907.32	9.44	244,462.06
2	Overdraft	9.20	255,207.22	9.23	260,956.20	9.36	265,017.46	9.44	277,704.79	9.74	285,840.27
3	Trust Receipt Loan / Import Loan	6.42	76,462.38	6.37	74,540.18	6.84	75,476.37	7.09	75,792.06	7.25	74,884.19
4	Demand & Other Working Capital Loan	8.45	349,882.39	8.31	357,245.74	8.65	359,727.17	8.83	354,020.05	9.00	372,455.08
5	Residential Personal Home Loan (Up to Rs. 10 million)	9.16	114,413.22	9.07	117,325.25	9.24	119,545.74	9.37	122,180.52	9.42	127,759.81
6	Real Estate Loan	9.20	85,276.34	9.16	87,993.08	9.38	89,301.71	9.54	92,542.17	9.80	96,619.08
7	Margin Nature Loan	7.87	28,652.20	7.87	29,857.03	8.18	30,000.56	8.52	29,588.70	9.15	32,288.12
8	Hire Purchase Loan	9.40	86,013.60	9.34	89,851.49	9.45	93,708.63	9.49	99,963.04	9.72	106,711.64
9	Deprived Sector Loan	5.77	62,542.81	6.01	71,652.98	6.46	71,038.69	6.48	72,112.90	7.09	78,528.62
10	Bills Purchased	2.94	7,422.85	3.58	7,192.43	4.75	6,855.46	4.20	5,859.02	4.29	6,778.84
11	Other Product	10.15	137,778.65	10.02	134,740.77	10.23	137,564.87	10.33	141,997.33	10.48	155,046.08
	Aggregate	8.75	1,430,690.32	8.67	1,465,317.41	8.93	1,485,887.79	9.07	1,512,667.91	9.28	1,581,373.77

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	2.16	687,278.85	2.26	665,175.55	2.66	655,849.74	3.56	653,883.30	3.80	655,147.14
2	Fixed:	7.37	645,492.60	7.94	696,808.55	8.54	749,990.26	8.92	770,273.56	9.61	790,886.02
2.1	up to 1 month	4.38	4,126.74	4.89	10,232.77	7.01	11,200.27	7.33	13,809.77	7.72	17,486.93
2.2	1-3 months	6.32	24,981.57	8.01	30,279.73	7.53	50,668.62	8.63	52,800.34	8.81	41,247.24
2.3	3-6 months	7.28	78,315.09	8.16	63,880.26	7.77	75,145.44	8.67	52,060.59	8.90	54,974.83
2.4	6-12 months	7.53	364,026.67	8.06	377,944.66	8.85	398,374.38	9.01	439,358.19	9.92	441,605.58
2.5	1-2 yrs	7.13	136,592.84	7.76	161,655.61	8.58	164,487.86	9.15	165,921.08	9.63	180,424.19
2.6	2 yrs and above	7.88	37,449.70	7.95	52,815.52	8.50	50,113.68	8.34	46,323.59	8.97	55,147.26
3	Call	7.24	328,447.20	7.28	305,530.13	4.50	269,886.15	3.92	253,426.90	4.01	253,914.87
4	Certificate of Deposits	5.00	617.56	-	5.03	5.00	2.49	5.00	0.26	-	-
5	Other	5.45	734.62	4.29	255.05	5.23	1,193.13	5.61	1,349.55	0.70	1,046.48
6	Non interest bearing deposits	-	172,535.45	-	171,340.38	-	166,753.36	-	171,435.75	-	178,169.15
6.1	Current	-	153,332.36	-	150,808.52	-	146,816.85	-	151,587.64	-	158,014.40
6.2	Margin	-	16,788.79	-	17,589.04	-	17,992.01	-	17,724.81	-	17,903.71
6.3	Other	-	2,414.30	-	2,942.82	-	1,944.51	-	2,123.30	-	2,251.04
	Aggregate	4.70	1,835,106.27	5.04	1,839,114.69	5.08	1,843,675.13	5.51	1,850,369.32	5.91	1,879,163.66

Overall Summary of Interest Rate on LCY Sectorwise Credit		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	10.31	66,089.90	10.96	66,333.18	11.14	68,608.21	11.13	68,960.55	11.65	70,716.61
2	Fishery Related	10.38	1,762.60	10.56	1,804.58	10.62	1,846.38	10.62	1,880.77	11.18	1,919.22
3	Mining Related	10.02	2,815.26	10.60	2,914.26	10.62	3,105.32	10.23	3,160.37	11.13	3,139.88
4	Agriculture, Forestry & Beverage Production Related	9.59	103,943.84	10.08	104,228.51	10.37	104,897.36	10.16	107,392.77	10.86	106,059.76
5	Non Food Production Related	9.49	205,180.67	9.92	204,171.79	10.24	201,334.02	10.06	200,345.07	10.63	197,846.92
6	Construction	10.42	171,413.88	10.87	173,374.93	11.02	174,812.99	11.14	176,395.80	11.59	179,038.03
7	Electricity, Gas and Water	9.75	51,027.33	9.96	51,354.74	9.94	54,227.13	9.64	54,896.12	10.14	55,971.55
8	Metal Products, Machinery & Electronic Equipment & Assemblage	9.76	19,736.00	10.24	19,996.14	10.49	20,434.10	10.42	20,883.42	10.94	21,260.37
9	Transport, Communication and Public Utilities	10.45	51,232.26	10.86	51,071.23	11.17	51,148.39	9.85	50,991.96	11.71	51,184.31
10	Wholesaler & Retailer	10.13	378,020.65	10.60	379,459.95	10.79	383,527.06	10.74	383,208.00	11.32	385,980.41
11	Finance, Insurance and Real Estate	9.08	136,948.36	9.61	135,387.71	9.77	140,609.81	9.96	139,112.22	10.74	139,177.32
12	Hotel or Restaurant	9.68	51,041.59	10.03	51,621.75	10.16	52,539.78	10.45	52,840.78	10.66	52,981.21
13	Other Services	10.24	67,521.48	10.68	68,379.87	10.88	69,405.27	10.72	69,826.03	11.25	70,392.86
14	Consumption Loans	10.91	129,858.98	11.11	119,378.38	11.24	123,171.61	11.47	124,523.92	11.87	125,697.74
15	Local Government	3.04	1,473.00	4.14	1,482.25	4.14	1,482.25	3.09	1,479.74	4.13	1,479.75
16	Others	11.21	174,212.61	11.95	185,987.21	11.93	188,855.59	11.64	189,643.65	12.28	191,662.56
	Aggregate	10.12	1,612,278.43	10.60	1,616,946.48	10.77	1,640,005.27	10.69	1,645,541.17	11.29	1,654,508.50

Overall Summary of Interest Rate on LCY Productwise Credit		Magh, 2073 (Mid Feb, 2017)		Fagun, 2073 (Mid Mar, 2017)		Chait, 2073 (Mid Apr, 2017)		Baishakh, 2074 (Mid May, 2017)		Jeth, 2074 (Mid Jun, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.02	246,129.04	10.36	249,547.24	10.56	250,562.28	10.17	253,060.53	10.94	257,682.55
2	Overdraft	10.55	287,328.53	11.04	286,657.07	11.37	293,230.95	10.67	290,775.43	11.79	290,633.71
3	Trust Receipt Loan / Import Loan	8.07	80,217.22	8.66	79,505.32	9.13	70,864.67	9.16	68,537.00	9.65	65,966.98
4	Demand & Other Working Capital Loan	9.81	380,254.89	10.23	376,652.27	10.54	382,365.32	10.53	384,390.08	11.13	384,490.27
5	Residential Personal Home Loan (Up to Rs. 10 million)	10.15	129,870.30	10.60	130,940.37	10.75	133,265.55	10.73	133,628.24	11.16	134,504.68
6	Real Estate Loan	10.59	98,968.33	11.13	100,204.02	11.42	101,058.02	10.79	101,613.50	11.82	102,695.97
7	Margin Nature Loan	10.43	33,801.57	11.01	31,943.37	11.40	31,298.75	11.16	31,213.79	12.02	31,743.32
8	Hire Purchase Loan	10.52	110,463.67	11.09	112,194.98	11.31	114,838.70	10.78	115,626.58	11.87	116,266.54
9	Deprived Sector Loan	8.07	79,293.96	8.47	80,613.60	8.95	86,470.72	8.80	86,523.05	9.49	86,968.87
10	Bills Purchased	4.20	6,120.65	3.90	6,840.14	2.49	7,826.28	2.23	8,553.30	2.43	9,718.04
11	Other Product	11.18	159,830.26	11.65	161,848.09	11.77	168,224.02	12.41	171,619.68	12.23	173,837.58
	Aggregate	10.05	1,612,278.43	10.51	1,616,946.48	10.78	1,640,005.26	10.57	1,645,541.18	11.25	1,654,508.50

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)		Kattik, 2074 (Mid Nov, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.01	689,423.30	4.04	695,584.55	3.95	709,577.60	3.93	727,118.41	3.82	737,984.93
2	Fixed:	10.08	835,554.74	10.22	848,444.64	10.32	858,905.48	10.31	855,002.39	10.20	844,500.34
2.1	up to 1 month	9.13	16,437.81	7.52	10,162.73	7.40	13,325.79	7.84	14,066.71	7.79	10,557.47
2.2	1-3 months	8.92	39,944.81	8.35	45,009.88	8.01	43,986.45	8.26	41,116.48	8.95	36,357.72
2.3	3-6 months	9.57	57,925.54	9.66	56,714.42	9.25	64,243.10	10.49	67,911.40	10.61	72,261.85
2.4	6-12 months	10.39	471,888.50	10.66	486,270.78	10.82	500,896.67	10.75	473,474.74	10.61	480,249.06
2.5	1-2 yrs	10.23	190,857.41	10.20	192,068.47	10.60	174,837.38	10.22	187,011.21	9.77	176,064.48
2.6	2 yrs and above	8.71	58,500.67	9.09	58,218.35	8.86	61,616.10	9.12	71,421.85	8.99	69,009.77
3	Call	4.14	266,107.50	3.88	281,827.55	3.42	262,539.32	3.77	269,813.84	3.89	275,414.32
4	Certificate of Deposits	5.00	555.98	-	-	-	-	-	-	-	-
5	Other	3.96	250.25	5.20	651.98	5.07	791.02	5.50	795.30	5.75	656.14
6	Non interest bearing deposits	-	206,434.01	-	185,575.78	-	199,471.61	-	202,623.57	-	192,295.40
6.1	Current	-	183,465.21	-	160,838.10	-	173,231.69	-	176,615.24	-	167,318.91
6.2	Margin	-	20,602.83	-	22,326.56	-	23,595.78	-	23,588.72	-	22,777.20
6.3	Other	-	2,365.97	-	2,411.12	-	2,644.14	-	2,419.61	-	2,199.29
	Aggregate	6.15	1,998,325.79	6.25	2,012,084.50	6.19	2,031,285.03	6.17	2,055,353.52	6.10	2,050,851.13

Overall Summary of Interest Rate on LCY Sectorwise Credit		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)		Kattik, 2074 (Mid Nov, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.11	73,310.67	11.56	73,228.99	11.91	74,361.51	11.02	78,526.33	11.55	79,181.64
2	Fishery Related	11.36	1,996.59	11.38	2,009.19	11.38	2,020.02	11.19	2,076.58	11.38	2,081.73
3	Mining Related	11.26	3,467.83	11.74	3,535.81	11.69	3,433.41	10.70	3,603.26	11.46	3,568.39
4	Agriculture, Forestry & Beverage Production Related	10.85	108,358.60	11.09	106,699.79	11.31	104,199.76	10.64	104,312.71	11.26	104,860.15
5	Non Food Production Related	10.75	198,529.21	10.95	202,450.68	11.03	207,052.22	10.08	213,809.69	10.94	215,960.65
6	Construction	11.53	178,777.17	11.80	181,267.47	12.00	183,740.57	11.45	186,480.88	11.87	187,994.52
7	Electricity, Gas and Water	10.32	59,344.92	10.60	60,181.91	10.71	61,365.99	9.71	62,989.54	10.73	62,291.41
8	Metal Products, Machinery & Electronic Equipment & Assemblage	10.97	22,346.92	11.15	22,951.87	11.35	23,316.28	11.29	24,441.32	11.63	24,670.84
9	Transport, Communication and Public Utilities	11.83	51,552.63	12.04	52,332.74	12.20	52,985.83	11.27	51,516.23	11.90	53,042.58
10	Wholesaler & Retailer	11.37	396,221.55	11.70	396,583.21	11.75	409,220.84	11.16	422,554.95	11.57	427,615.08
11	Finance, Insurance and Real Estate	10.99	148,589.16	11.33	145,424.60	11.41	146,742.52	10.84	153,176.65	11.10	150,844.36
12	Hotel or Restaurant	10.74	55,910.21	11.08	56,235.89	11.23	58,385.10	9.70	61,253.22	11.40	59,457.43
13	Other Services	11.41	79,016.31	11.75	79,621.54	11.84	79,924.63	10.59	82,537.98	11.69	80,790.21
14	Consumption Loans	11.94	134,320.38	12.07	131,965.72	12.35	131,064.34	11.93	130,419.63	12.18	131,743.60
15	Local Government	4.14	1,506.86	4.13	1,508.06	3.07	1,506.96	2.34	1,518.69	3.08	1,497.33
16	Others	12.21	203,818.47	13.08	200,457.44	12.94	203,809.37	12.62	210,697.81	12.85	213,470.70
	Aggregate	11.33	1,717,067.47	11.68	1,716,454.91	11.78	1,743,129.36	11.09	1,789,915.47	11.64	1,799,070.64

Overall Summary of Interest Rate on LCY Productwise Credit		Asar, 2074 (Mid Jul, 2017)		Saun, 2074 (Mid Aug, 2017)		Bhadau, 2074 (Mid Sep, 2017)		Asoj, 2074 (Mid Oct, 2017)		Kattik, 2074 (Mid Nov, 2017)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.06	277,111.94	11.31	280,491.84	11.43	285,171.67	11.47	290,444.14	11.26	289,539.19
2	Overdraft	11.93	310,486.80	12.20	303,165.08	12.42	304,901.57	12.28	315,068.67	12.10	312,067.51
3	Trust Receipt Loan / Import Loan	9.65	58,642.73	10.02	61,655.11	9.88	64,895.71	9.61	66,662.09	9.08	75,896.09
4	Demand & Other Working Capital Loan	11.09	385,828.33	11.41	385,860.66	11.57	397,957.00	11.49	418,675.98	11.38	420,214.35
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.33	140,053.24	11.69	142,469.21	11.80	145,530.98	11.80	149,380.82	11.81	150,139.34
6	Real Estate Loan	11.94	104,245.22	12.28	104,291.37	12.36	103,146.41	12.38	103,197.14	12.17	104,347.17
7	Margin Nature Loan	12.27	34,419.83	12.43	34,044.76	12.40	33,747.41	12.27	34,893.56	12.05	33,957.90
8	Hire Purchase Loan	12.03	120,085.97	12.35	120,615.83	12.50	120,980.63	12.48	121,231.29	12.40	122,724.24
9	Deprived Sector Loan	10.16	93,428.55	10.41	93,183.32	10.43	95,241.10	10.48	101,054.86	10.42	95,364.32
10	Bills Purchased	2.28	9,438.91	1.92	10,500.29	2.26	9,260.11	3.75	6,266.19	5.62	4,055.79
11	Other Product	12.38	183,325.97	12.65	180,177.44	12.86	182,296.76	12.79	181,867.48	12.69	190,764.72
	Aggregate	11.39	1,717,067.48	11.66	1,716,454.90	11.80	1,743,129.35	11.76	1,788,742.22	11.63	1,799,070.63

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Mangsir, 2074 (Mid Dec, 2017)		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	3.94	746,763.28	3.93	753,503.96	4.15	756,846.55	4.32	768,149.52	4.46	763,970.59
2	Fixed:	10.27	860,980.71	10.20	890,069.53	10.19	916,969.51	10.17	927,359.78	10.38	959,007.09
2.1	up to 1 month	9.00	11,034.12	10.68	12,559.83	9.98	19,344.35	8.78	21,100.16	10.35	20,736.01
2.2	1-3 months	8.91	42,897.52	9.23	49,841.12	9.97	65,677.22	10.06	53,074.35	10.52	61,546.75
2.3	3-6 months	10.50	64,709.62	10.30	63,174.64	10.31	69,579.16	10.35	71,081.64	10.20	78,899.86
2.4	6-12 months	10.51	485,145.67	10.55	483,285.57	10.48	475,357.42	10.47	493,426.14	10.69	518,615.89
2.5	1-2 yrs	10.44	184,978.21	10.03	200,404.79	10.02	202,140.96	9.95	201,240.75	10.00	185,373.23
2.6	2 yrs and above	9.05	72,215.57	8.96	80,803.57	9.06	84,870.40	9.24	87,436.73	9.51	93,835.34
3	Call	3.92	278,783.16	4.11	268,559.61	4.29	249,819.69	4.48	245,491.90	4.71	244,763.41
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	5.00	981.16	5.73	882.73	7.11	4,030.55	7.90	4,741.04	7.82	3,505.37
6	Non interest bearing deposits	-	199,654.53	-	205,900.87	-	201,340.68	-	207,933.28	-	218,550.09
6.1	Current	-	172,189.88	-	181,413.20	-	178,058.54	-	185,026.22	-	195,402.40
6.2	Margin	-	24,016.07	-	22,929.37	-	21,983.91	-	21,578.36	-	21,635.42
6.3	Other	-	3,448.58	-	1,558.30	-	1,298.23	-	1,328.69	-	1,512.26
	Aggregate	6.17	2,087,162.84	6.21	2,118,916.69	6.38	2,129,006.98	6.45	2,153,675.52	6.64	2,189,796.55

Overall Summary of Interest Rate on LCY Sectorwise Credit		Mangsir, 2074 (Mid Dec, 2017)		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.49	81,944.65	11.97	85,053.85	12.01	86,677.74	12.06	90,022.07	12.18	91,691.02
2	Fishery Related	11.28	2,152.63	11.87	2,204.59	11.97	2,308.48	12.06	2,390.32	12.07	2,290.49
3	Mining Related	11.07	4,074.23	11.19	4,187.03	11.03	4,724.60	12.11	3,852.83	12.07	3,750.22
4	Agriculture, Forestry & Beverage Production Related	10.79	106,633.71	11.33	111,788.82	11.46	114,723.23	11.53	112,618.58	11.76	105,378.94
5	Non Food Production Related	10.71	219,378.38	11.19	220,581.79	11.34	223,547.75	11.44	220,006.12	11.61	210,075.92
6	Construction	11.71	194,380.07	12.00	197,675.17	12.10	200,243.78	12.03	197,357.86	12.26	198,097.86
7	Electricity, Gas and Water	10.38	65,823.48	10.86	67,629.47	10.87	68,895.02	10.98	69,714.02	11.16	68,020.38
8	Metal Products, Machinery & Electronic Equipment & Assemblage	11.24	24,833.02	11.56	25,228.67	11.63	25,736.86	11.77	25,783.08	11.85	26,353.88
9	Transport, Communication and Public Utilities	10.51	55,960.03	12.18	55,312.74	12.31	56,011.34	12.29	54,776.84	12.54	52,750.97
10	Wholesaler & Retailer	11.26	431,388.31	11.73	445,229.41	11.85	452,160.46	11.80	449,766.75	12.26	429,417.14
11	Finance, Insurance and Real Estate	10.78	153,489.28	11.34	159,714.24	11.52	157,806.34	11.63	162,140.62	11.87	159,824.18
12	Hotel or Restaurant	11.13	62,102.59	11.66	63,726.53	11.77	65,363.35	11.87	66,061.17	12.01	67,408.29
13	Other Services	11.53	84,610.84	11.85	86,280.18	12.01	86,578.29	12.09	85,673.99	12.26	83,692.40
14	Consumption Loans	11.96	134,502.62	12.45	138,299.70	12.51	139,857.14	12.50	136,089.27	12.61	132,275.90
15	Local Government	3.08	1,507.64	3.08	1,507.64	3.08	1,507.64	3.43	1,507.64	3.43	1,508.62
16	Others	11.85	222,065.32	12.67	230,779.66	12.75	234,688.94	12.95	251,333.19	12.23	333,075.08
	Aggregate	11.25	1,844,846.81	11.79	1,895,199.49	11.90	1,920,830.95	11.96	1,929,094.35	12.10	1,965,611.30

Overall Summary of Interest Rate on LCY Productwise Credit		Mangsir, 2074 (Mid Dec, 2017)		Pus, 2074 (Mid Jan, 2018)		Magh, 2074 (Mid Feb, 2018)		Falgun, 2074 (Mid Mar, 2018)		Chait, 2074 (Mid Apr, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	10.83	303,123.46	11.47	308,765.07	11.57	315,917.88	11.64	318,316.24	11.76	324,318.81
2	Overdraft	11.50	320,363.58	12.29	335,972.27	12.39	340,204.59	12.53	340,611.44	12.64	348,439.18
3	Trust Receipt Loan / Import Loan	9.29	75,514.51	9.60	72,938.89	9.79	77,709.97	9.93	77,759.68	9.99	78,443.22
4	Demand & Other Working Capital Loan	11.27	427,441.43	11.56	439,239.76	11.68	444,053.21	11.77	434,029.17	11.85	447,396.69
5	Residential Personal Home Loan (Up to Rs. 10 million)	11.46	154,017.66	11.85	156,701.42	11.98	158,524.28	12.01	156,391.30	12.13	158,181.85
6	Real Estate Loan	11.43	105,581.27	12.26	108,370.28	12.47	108,672.59	12.55	111,270.42	12.72	113,778.23
7	Margin Nature Loan	11.36	35,367.48	12.06	34,966.70	12.25	35,243.41	12.36	34,497.88	12.41	34,112.56
8	Hire Purchase Loan	11.54	125,676.79	12.51	127,792.44	12.65	129,289.00	12.75	129,439.08	12.87	130,671.07
9	Deprived Sector Loan	10.16	96,362.69	10.68	103,368.40	10.68	100,391.14	10.80	101,003.19	11.09	105,932.12
10	Bills Purchased	4.75	3,478.20	5.64	2,808.42	5.99	2,821.97	5.39	2,716.66	5.75	2,502.37
11	Other Product	12.58	197,919.72	12.59	204,275.83	12.79	208,002.89	12.80	223,059.26	12.88	221,835.21
	Aggregate	11.27	1,844,846.80	11.79	1,895,199.48	11.92	1,920,830.94	12.01	1,929,094.34	12.12	1,965,611.29

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)		Bhadau, 2075 (Mid Sep, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.39	761,775.71	4.42	767,724.28	4.36	801,284.37	4.27	796,558.23	4.06	803,408.71
2	Fixed:	10.33	981,696.86	10.31	1,008,492.69	10.24	1,036,410.10	9.84	1,071,415.46	9.98	1,085,241.74
2.1	up to 1 month	10.68	16,703.26	11.09	36,176.36	10.54	31,931.42	10.24	30,390.80	9.53	34,008.81
2.2	1-3 months	10.37	64,062.64	10.12	69,549.84	10.01	71,592.92	9.37	84,401.27	9.47	91,558.14
2.3	3-6 months	9.96	84,352.73	9.96	100,189.68	9.92	107,135.83	10.57	118,136.25	9.91	116,334.22
2.4	6-12 months	10.56	505,671.49	10.52	475,869.84	10.42	488,484.55	9.90	472,577.77	10.01	488,374.18
2.5	1-2 yrs	10.17	208,005.33	10.20	220,729.50	10.20	234,054.89	9.49	260,001.48	10.18	241,481.36
2.6	2 yrs and above	9.71	102,901.40	9.75	105,977.47	9.85	103,210.49	9.92	105,907.90	10.02	113,485.04
3	Call	4.65	259,062.95	4.49	268,367.37	4.67	293,082.26	4.22	292,097.36	3.63	307,298.25
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	7.50	4,423.29	7.83	4,399.84	7.80	3,816.75	7.69	3,998.06	7.70	4,009.35
6	Non interest bearing deposits	-	220,202.93	-	224,090.39	-	256,392.46	-	212,279.06	-	217,963.34
6.1	Current	-	197,117.74	-	201,260.91	-	232,620.40	-	188,942.02	-	193,345.22
6.2	Margin	-	21,785.65	-	21,650.99	-	22,181.33	-	22,090.57	-	23,155.45
6.3	Other	-	1,299.54	-	1,178.50	-	1,590.73	-	1,246.47	-	1,462.66
	Aggregate	6.61	2,227,161.74	6.61	2,273,074.58	6.49	2,390,985.94	6.40	2,376,348.16	6.30	2,417,921.40

Overall Summary of Interest Rate on LCY Sectorwise Credit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)		Bhadau, 2075 (Mid Sep, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.32	93,149.57	12.45	93,080.97	12.46	95,936.04	12.43	99,693.85	12.46	109,057.00
2	Fishery Related	12.17	2,232.14	12.23	2,257.01	12.16	2,307.10	12.15	2,480.96	12.05	2,616.94
3	Mining Related	12.88	4,410.11	12.85	4,025.39	12.92	3,835.44	12.65	3,795.07	12.54	4,301.32
4	Agriculture, Forestry & Beverage Production Related	11.96	115,181.65	12.12	104,852.11	12.08	119,749.96	12.24	110,543.65	12.08	121,004.21
5	Non Food Production Related	11.77	231,436.37	12.06	214,289.31	12.14	237,457.39	11.93	232,013.88	11.89	260,713.42
6	Construction	12.53	203,686.64	12.67	207,614.71	12.64	212,355.17	12.65	217,080.00	12.29	226,767.66
7	Electricity, Gas and Water	11.24	75,625.66	11.46	72,720.98	11.43	81,900.60	11.52	77,145.98	11.42	84,848.49
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.19	27,790.94	12.34	27,370.59	12.35	28,966.37	12.26	27,784.40	12.28	27,845.52
9	Transport, Communication and Public Utilities	12.85	56,477.67	12.96	54,622.62	12.95	55,573.00	12.73	55,579.36	12.73	58,894.49
10	Wholesaler & Retailer	12.24	467,466.70	12.50	445,232.59	12.38	475,857.16	12.49	449,358.81	12.36	493,446.11
11	Finance, Insurance and Real Estate	11.93	173,185.83	12.08	166,955.73	12.06	179,755.55	12.25	169,896.37	11.70	176,984.66
12	Hotel or Restaurant	12.22	71,902.74	12.26	72,919.13	12.28	77,924.68	12.32	77,703.83	12.24	82,417.35
13	Other Services	12.47	87,411.52	12.54	86,917.22	12.42	92,564.15	12.57	90,243.74	12.44	95,950.81
14	Consumption Loans	12.77	137,160.43	12.92	134,124.82	12.83	141,258.59	12.92	132,970.54	12.83	134,334.76
15	Local Government	3.42	1,503.25	3.37	1,497.45	3.43	1,499.92	3.43	1,499.92	3.43	1,499.92
16	Others	13.22	249,222.28	12.59	334,625.27	13.52	246,475.63	12.84	332,775.87	13.10	251,328.84
	Aggregate	12.32	1,997,843.51	12.42	2,023,105.92	12.47	2,053,416.72	12.45	2,080,566.22	12.31	2,132,011.50

Overall Summary of Interest Rate on LCY Productwise Credit		Baishakh, 2075 (Mid May, 2018)		Jestha, 2075 (Mid June, 2018)		Asar, 2075 (Mid Jul, 2018)		Saun, 2075 (Mid Aug, 2018)		Bhadau, 2075 (Mid Sep, 2018)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.98	335,598.81	11.98	335,598.81	11.93	363,153.74	12.03	371,125.24	11.96	378,505.37
2	Overdraft	12.95	351,682.85	12.95	351,682.85	12.82	348,911.76	12.93	344,194.13	12.76	351,228.00
3	Trust Receipt Loan / Import Loan	10.31	80,846.11	10.31	80,846.11	10.21	63,240.61	10.42	77,780.99	10.52	81,475.04
4	Demand & Other Working Capital Loan	12.10	466,948.92	12.10	466,948.92	12.08	478,751.51	12.26	491,133.25	12.13	506,505.27
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.41	162,744.54	12.41	162,744.54	12.32	167,178.62	12.60	168,660.29	12.05	171,269.18
6	Real Estate Loan	12.93	113,388.87	12.93	113,388.87	12.83	114,735.11	13.09	115,915.71	12.99	116,250.69
7	Margin Nature Loan	12.74	33,585.55	12.74	33,585.55	12.59	33,207.62	12.85	32,400.66	12.72	33,172.96
8	Hire Purchase Loan	13.17	133,537.06	13.17	133,537.06	13.11	137,279.04	13.24	139,170.99	13.22	139,944.21
9	Deprived Sector Loan	11.29	106,384.75	11.29	106,384.75	11.28	114,875.50	11.52	110,907.42	11.22	114,856.28
10	Bills Purchased	6.09	2,868.24	6.09	2,868.24	7.53	1,817.01	5.29	2,829.25	4.70	3,335.60
11	Other Product	13.21	210,257.81	13.21	210,257.81	12.82	230,266.22	13.35	226,448.31	13.23	235,468.89
	Aggregate	12.38	1,997,843.51	12.38	1,997,843.51	12.29	2,053,416.73	12.48	2,080,566.23	12.32	2,132,011.49

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.29	830,350.09	4.32	832,957.61	4.41	823,350.59	4.46	830,030.41	4.37	845,084.60
2	Fixed:	10.25	1,109,822.75	10.27	1,124,046.44	10.11	1,183,332.87	10.28	1,206,389.41	10.29	1,207,979.13
2.1	up to 1 month	9.37	43,896.17	9.61	43,052.02	10.31	45,029.08	9.70	46,070.10	10.75	31,911.69
2.2	1-3 months	9.90	84,687.72	9.97	88,043.28	10.05	91,471.21	10.08	88,503.07	10.12	91,243.17
2.3	3-6 months	10.27	131,019.89	10.07	143,593.90	9.96	131,819.62	10.11	128,871.86	10.30	122,145.68
2.4	6-12 months	10.34	483,516.18	10.43	469,502.65	9.93	518,048.19	10.25	490,257.72	10.13	529,704.96
2.5	1-2 yrs	10.43	249,645.94	10.47	254,210.20	10.48	245,925.84	10.58	295,174.69	10.59	271,285.12
2.6	2 yrs and above	10.02	117,056.85	9.94	125,644.39	10.25	151,038.92	10.25	157,511.96	10.33	161,688.50
3	Call	4.01	281,677.88	3.83	292,645.94	4.00	262,462.30	3.98	266,236.27	3.89	260,222.47
4	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-
5	Other	7.31	4,445.56	7.73	3,882.41	7.45	5,146.73	7.79	3,916.09	7.95	4,151.63
6	Non interest bearing deposits	-	223,341.45	-	213,630.70	-	247,984.89	-	251,329.64	-	255,742.18
6.1	Current	-	194,119.76	-	188,281.07	-	223,728.96	-	227,073.21	-	231,751.50
6.2	Margin	-	23,965.59	-	23,633.45	-	23,239.18	-	22,581.34	-	22,321.23
6.3	Other	-	5,256.11	-	1,716.18	-	1,016.75	-	1,675.09	-	1,669.46
	Aggregate	6.57	2,449,637.73	6.61	2,467,163.09	6.62	2,522,277.38	6.72	2,557,901.82	6.67	2,573,180.01

Overall Summary of Interest Rate on LCY Sectorwise Credit		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.54	112,334.29	12.48	112,675.00	12.50	115,413.72	12.51	119,507.04	12.09	120,321.66
2	Fishery Related	12.07	2,701.11	11.95	2,697.13	11.94	2,763.30	11.83	2,698.40	11.53	2,922.51
3	Mining Related	12.20	4,440.02	12.20	4,435.21	12.39	4,697.78	12.37	4,383.38	11.98	4,850.82
4	Agriculture, Forestry & Beverage Production Related	12.31	123,968.83	12.20	123,942.30	12.28	127,319.98	12.22	130,259.08	11.92	132,429.05
5	Non Food Production Related	11.68	274,822.02	11.88	285,312.47	12.00	290,640.63	11.92	297,216.01	11.91	304,097.14
6	Construction	12.26	230,053.41	12.25	231,115.09	12.26	232,806.23	12.27	235,960.13	12.39	239,038.73
7	Electricity, Gas and Water	11.51	89,570.27	11.42	90,448.76	11.42	91,675.64	11.44	94,499.67	11.43	96,833.09
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.35	29,189.28	12.21	31,298.56	12.39	31,450.84	12.28	33,449.93	12.36	33,255.77
9	Transport, Communication and Public Utilities	12.75	60,731.05	12.65	60,715.09	12.67	60,771.97	12.34	61,082.50	12.36	61,475.42
10	Wholesaler & Retailer	12.13	514,785.14	12.20	518,487.26	12.32	521,293.29	12.21	532,376.45	12.42	528,546.50
11	Finance, Insurance and Real Estate	11.74	187,273.81	11.61	184,646.78	11.62	185,388.39	11.94	233,815.95	12.19	226,459.07
12	Hotel or Restaurant	12.29	86,291.73	12.15	85,492.55	12.15	86,466.28	12.20	88,192.62	12.06	91,258.10
13	Other Services	12.34	98,307.25	12.43	99,033.29	12.49	99,181.36	12.52	103,918.38	12.50	105,526.34
14	Consumption Loans	12.75	135,685.42	12.77	135,486.98	12.60	141,072.45	12.67	142,641.75	12.73	140,788.26
15	Local Government	3.43	1,499.88	3.43	1,499.85	3.43	1,499.85	4.01	1,500.49	4.92	1,499.89
16	Others	13.23	260,102.90	13.18	261,694.59	13.30	263,633.42	13.30	237,100.01	13.43	239,832.38
	Aggregate	12.26	2,211,756.41	12.26	2,228,980.91	12.32	2,256,075.13	12.29	2,318,601.78	12.34	2,329,134.74

Overall Summary of Interest Rate on LCY Productwise Credit		Ashoj, 2075 (Mid Oct, 2018)		Kartik, 2075 (Mid Nov, 2018)		Mangsir, 2075 (Mid Dec, 2018)		Push, 2075 (Mid Jan, 2019)		Magh, 2075 (Mid Feb, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.96	389,289.85	11.91	392,989.58	11.89	399,715.90	11.93	409,391.10	11.96	420,621.83
2	Overdraft	12.81	362,044.83	12.60	361,144.73	12.59	365,472.99	12.60	378,395.46	12.85	379,082.21
3	Trust Receipt Loan / Import Loan	10.45	83,045.80	10.50	87,834.91	10.46	87,614.42	10.12	81,631.46	10.47	84,203.72
4	Demand & Other Working Capital Loan	11.93	538,446.71	12.09	545,895.60	12.17	550,786.74	12.20	575,433.44	12.13	570,359.86
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.02	174,043.75	12.02	174,332.63	12.03	175,927.46	12.04	177,062.15	12.19	179,092.06
6	Real Estate Loan	12.95	119,107.03	12.87	120,076.13	12.88	118,694.36	12.91	117,566.02	12.87	116,847.41
7	Margin Nature Loan	12.75	33,621.42	12.65	31,194.41	12.58	31,941.44	12.63	33,917.95	12.55	32,898.18
8	Hire Purchase Loan	12.98	140,529.79	13.11	141,429.63	13.08	144,053.00	13.11	145,368.12	13.16	146,166.02
9	Deprived Sector Loan	11.28	126,355.86	11.22	122,045.53	11.26	121,917.17	11.31	132,138.86	11.42	130,936.53
10	Bills Purchased	4.69	3,619.96	5.30	3,707.10	5.75	3,137.45	5.13	3,116.71	6.31	2,858.07
11	Other Product	13.08	241,651.40	13.20	248,330.67	13.23	256,814.19	13.14	264,580.52	13.26	266,068.84
	Aggregate	12.24	2,211,756.41	12.25	2,228,980.91	12.28	2,256,075.12	12.28	2,318,601.78	12.35	2,329,134.73

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	4.45	850,849.41	4.53	858,028.32	4.59	845,367.36	4.55	849,047.17	4.96	890,065.28
2	Fixed:	10.10	1,205,878.50	10.18	1,207,872.65	10.09	1,227,572.24	10.09	1,235,052.57	9.95	1,248,493.22
2.1	up to 1 month	10.77	40,604.85	10.38	35,313.93	10.42	33,586.32	10.76	27,598.17	10.19	28,224.43
2.2	1-3 months	9.91	99,512.06	9.97	95,340.83	9.90	102,620.56	9.83	94,567.73	9.88	93,613.04
2.3	3-6 months	10.04	135,668.93	10.11	114,472.17	9.93	112,898.62	9.75	142,599.67	9.75	154,415.31
2.4	6-12 months	9.79	505,951.40	10.04	544,362.05	9.98	532,928.55	10.01	513,259.27	9.83	487,870.57
2.5	1-2 yrs	10.53	261,773.10	10.44	260,607.85	10.28	283,175.40	10.27	294,393.97	10.06	317,520.04
2.6	2 yrs and above	10.36	162,368.16	10.34	157,775.84	10.32	162,362.79	10.38	162,633.76	10.31	166,849.84
3	Call	4.07	268,697.81	4.13	270,319.10	4.12	271,514.84	4.26	278,191.08	4.40	313,333.10
4	Certificate of Deposits	-	-	-	-	-	-	0.00	-	0.00	-
5	Other	7.88	3,218.02	8.08	4,204.61	8.07	4,044.92	8.04	3,962.44	7.57	4,081.60
6	Non interest bearing deposits	-	251,752.36	-	256,661.86	-	261,577.30	0.00	277,967.42	0.00	308,385.52
6.1	Current	-	225,357.33	-	232,013.26	-	236,797.46	0.00	252,657.73	0.00	283,757.48
6.2	Margin	-	24,643.90	-	22,814.17	-	23,028.76	0.00	23,926.53	0.00	23,251.67
6.3	Other	-	1,751.13	-	1,834.43	-	1,751.09	0.00	1,383.15	0.00	1,376.38
	Aggregate	6.62	2,580,396.09	6.67	2,597,086.55	6.67	2,610,076.66	6.64	2,644,220.68	6.60	2,764,358.71

Overall Summary of Interest Rate on LCY Sectorwise Credit		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	12.09	122,591.17	12.17	125,182.68	12.10	127,785.84	12.01	125,371.03	11.47	130,561.65
2	Fishery Related	11.47	3,173.91	11.53	3,269.61	11.41	3,284.06	11.27	3,347.02	11.03	3,426.72
3	Mining Related	11.74	5,183.18	12.00	5,929.62	11.69	5,688.50	11.66	5,819.69	11.91	5,733.83
4	Agriculture, Forestry & Beverage Production Related	12.01	130,732.53	11.85	133,007.09	11.89	130,238.21	11.78	128,244.51	11.83	127,479.59
5	Non Food Production Related	11.84	300,630.46	11.77	306,243.39	11.74	306,251.33	11.72	306,666.85	11.75	304,479.99
6	Construction	12.32	242,857.02	12.53	242,721.21	12.47	246,645.12	12.43	249,097.54	12.43	251,365.48
7	Electricity, Gas and Water	11.26	98,737.87	11.21	102,175.60	11.19	104,026.13	11.31	113,348.92	11.32	117,636.98
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.30	33,680.73	12.21	32,939.20	12.25	32,068.22	12.21	32,009.23	12.16	31,525.83
9	Transport, Communication and Public Utilities	12.80	61,909.88	12.73	61,187.42	12.62	60,235.54	12.69	61,414.31	12.68	60,590.41
10	Wholesaler & Retailer	12.45	539,600.39	12.32	551,011.24	12.26	549,777.14	12.24	550,203.52	12.12	547,163.73
11	Finance, Insurance and Real Estate	11.97	188,401.46	11.98	194,653.63	11.94	191,791.90	11.94	192,940.35	11.92	200,565.03
12	Hotel or Restaurant	11.89	90,659.96	11.82	94,671.80	11.84	96,023.26	11.72	98,697.14	11.64	101,091.80
13	Other Services	12.52	106,039.26	12.43	106,841.99	12.35	108,124.67	12.33	107,832.71	12.25	109,117.71
14	Consumption Loans	12.62	140,421.78	12.53	139,632.01	12.52	137,454.47	12.45	135,939.80	12.42	137,348.35
15	Local Government	4.95	1,503.69	4.92	1,513.80	4.92	1,513.00	4.90	1,509.63	4.92	1,512.81
16	Others	13.44	271,175.65	13.29	278,591.56	13.21	285,619.92	13.17	291,764.29	13.10	299,780.92
	Aggregate	12.33	2,337,298.93	12.28	2,379,571.84	12.23	2,386,527.31	12.20	2,404,206.54	12.13	2,429,380.83

Overall Summary of Interest Rate on LCY Productwise Credit		Falgun, 2075 (Mid Mar, 2019)		Chaitra, 2075 (Mid Apr, 2019)		Baisakh, 2076 (Mid May, 2019)		Jestha, 2076 (Mid Jun, 2019)		Asar, 2076 (Mid Jul, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.84	427,318.03	11.86	439,349.96	11.79	445,327.12	11.83	456,032.88	11.78	466,573.66
2	Overdraft	12.80	376,968.92	12.61	385,468.18	12.54	375,228.26	12.48	374,464.83	12.44	374,788.38
3	Trust Receipt Loan / Import Loan	10.66	82,954.88	10.30	78,537.98	10.70	78,548.70	10.22	75,119.20	10.72	70,190.95
4	Demand & Other Working Capital Loan	12.15	573,602.22	12.07	583,929.24	12.03	591,013.50	12.01	594,058.72	11.97	597,674.13
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.17	180,209.98	12.39	182,065.08	12.34	182,279.22	12.29	184,369.21	12.27	186,650.65
6	Real Estate Loan	12.85	116,723.38	12.71	117,291.93	12.63	118,075.45	12.54	119,436.75	12.45	118,860.34
7	Margin Nature Loan	12.40	32,548.71	12.39	33,297.75	12.29	33,774.07	12.24	33,565.13	12.21	35,571.39
8	Hire Purchase Loan	13.17	146,314.07	13.12	145,291.21	13.06	145,106.69	13.02	144,526.72	13.02	141,825.70
9	Deprived Sector Loan	11.48	130,683.27	11.61	139,084.40	11.56	138,993.87	11.50	140,548.01	11.57	142,087.74
10	Bills Purchased	5.64	3,035.34	5.56	3,015.62	5.92	3,061.98	6.03	3,212.39	5.15	3,147.19
11	Other Product	13.18	266,940.13	13.08	272,240.48	13.00	275,118.46	12.98	278,872.69	12.85	292,010.64
	Aggregate	12.32	2,337,298.94	12.27	2,379,571.84	12.22	2,386,527.33	12.18	2,404,206.53	12.16	2,429,380.77

Weighted Average Interest Rate Structure of Commercial Banks

Overall Summary of Interest Rate on LCY Deposit		Shrawan, 2076 (Mid Aug, 2019)		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Saving	5.02	890,431.60	4.85	891,339.41	5.09	932,729.42
2	Fixed:	9.89	1,286,924.71	9.87	1,307,907.90	9.78	1,341,676.43
2.1	up to 1 month	10.23	28,877.81	10.36	26,020.65	9.81	28,695.86
2.2	1-3 months	9.62	102,638.13	9.64	120,033.15	9.65	144,745.13
2.3	3-6 months	9.71	170,209.58	9.65	168,192.64	9.56	162,076.34
2.4	6-12 months	9.78	468,485.24	9.71	511,316.88	9.61	507,498.36
2.5	1-2 yrs	9.98	342,296.50	10.03	317,154.13	9.93	327,120.69
2.6	2 yrs and above	10.29	174,417.45	10.41	165,190.45	10.33	171,540.05
3	Call	4.28	315,143.35	4.23	309,368.33	4.39	307,569.91
4	Certificate of Deposits	0.00	-	0.00	-	0.00	-
5	Other	8.15	4,142.57	8.23	3,846.82	8.30	3,693.22
6	Non interest bearing deposits	0.00	249,433.30	0.00	248,713.57	0.00	266,194.52
6.1	Current	0.00	223,839.57	0.00	221,698.43	0.00	239,157.53
6.2	Margin	0.00	24,057.09	0.00	25,585.95	0.00	25,464.94
6.3	Other	0.00	1,536.65	0.00	1,429.19	0.00	1,572.05
	Aggregate	6.77	2,746,075.53	6.80	2,761,176.02	6.75	2,851,863.51

Overall Summary of Interest Rate on LCY Sectorwise Credit		Shrawan, 2076 (Mid Aug, 2019)		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Agricultural and Forest Related	11.67	130,972.12	11.55	132,056.55	11.49	134,590.81
2	Fishery Related	10.77	3,538.33	10.62	3,839.40	10.66	4,018.01
3	Mining Related	11.84	5,655.64	11.81	6,169.83	11.75	6,363.84
4	Agriculture, Forestry & Beverage Production Related	11.75	127,019.25	11.58	128,841.44	11.49	128,254.61
5	Non Food Production Related	11.66	308,819.44	11.34	313,491.34	11.54	325,749.68
6	Construction	12.35	252,550.38	12.27	259,061.79	12.34	266,296.29
7	Electricity, Gas and Water	11.30	120,532.24	11.29	122,137.75	11.30	126,667.60
8	Metal Products, Machinery & Electronic Equipment & Assemblage	12.09	30,465.86	11.98	30,661.23	11.90	31,748.35
9	Transport, Communication and Public Utilities	12.67	60,283.65	12.51	61,576.99	12.53	64,422.05
10	Wholesaler & Retailer	12.03	545,353.80	11.92	561,129.65	11.96	575,153.42
11	Finance, Insurance and Real Estate	11.89	197,897.88	11.89	200,310.97	11.80	209,379.02
12	Hotel or Restaurant	11.74	102,543.02	11.66	105,317.16	11.44	109,990.57
13	Other Services	12.17	111,574.57	11.93	113,481.88	12.05	115,868.80
14	Consumption Loans	12.42	134,827.92	12.29	133,583.95	12.39	134,816.08
15	Local Government	4.92	1,512.81	4.92	1,512.81	4.90	1,509.56
16	Others	13.02	301,672.18	12.92	311,254.59	12.93	321,231.94
	Aggregate	12.08	2,435,219.08	11.97	2,484,427.34	11.98	2,556,060.64

Overall Summary of Interest Rate on LCY Productwise Credit		Shrawan, 2076 (Mid Aug, 2019)		Bhadra, 2076 (Mid Sep, 2019)		Ashwin, 2076 (Mid Oct, 2019)	
S.N.	Description	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount	Wt. avg. (%)	Amount
1	Term Loan	11.69	479,430.00	11.59	489,218.30	11.64	504,773.97
2	Overdraft	12.37	368,380.55	12.25	373,059.22	12.23	382,346.13
3	Trust Receipt Loan / Import Loan	10.61	73,302.39	10.01	77,981.38	9.88	77,104.26
4	Demand & Other Working Capital Loan	11.92	595,256.80	11.81	611,579.10	11.75	633,260.77
5	Residential Personal Home Loan (Up to Rs. 10 million)	12.24	186,507.94	12.20	190,416.53	12.22	196,343.44
6	Real Estate Loan	12.43	118,203.13	12.39	119,631.29	12.39	129,590.39
7	Margin Nature Loan	12.18	35,221.40	12.04	34,929.88	12.02	35,615.76
8	Hire Purchase Loan	12.95	144,132.96	12.91	143,762.86	12.94	145,222.32
9	Deprived Sector Loan	11.56	141,944.21	11.46	145,137.30	11.45	152,865.41
10	Bills Purchased	5.18	3,168.56	5.60	3,312.91	5.00	3,785.59
11	Other Product	12.76	289,671.14	12.72	295,326.26	12.71	295,152.60
	Aggregate	12.09	2,435,219.08	11.97	2,484,355.03	11.97	2,556,060.64

Annex-I

Name list of Bank and Financial Institutions

SN	Full Name of Bank	Short Name	SN	Full Name of Bank	Short Name
A. Commercial Banks					
1	Nepal Bank Limited	NBL	2	Rastriya Banijya Bank	RBB
3	Nabil Bank Limited	NABIL	4	Nepal Investment Bank Limited	NIBL
5	Standard Chartered Bank Nepal Limited	SCBNL	6	Himalayan Bank Limited	HBL
7	Nepal SBI Bank Limited	NSBI	8	Nepal Bangladesh Bank Limited	NBBL
9	Everest Bank Limited	EBL	10	Bank of Kathmandu Limited	BOK
11	Nepal Credit and Commerce Bank Limited	NCC	12	NIC ASIA Bank Limited	NIC
13	Machhapuchhre Bank Limited	MBL	14	Kumari Bank Limited	Kumari
15	Laxmi Bank Limited	Laxmi	16	Siddhartha Bank Limited	SBL
17	Agriculture Development Bank	ADBNL	18	Global IME Bank Limited	Global
19	Citizens Bank International Limited	Citizen	20	Prime Commercial Bank Limited	Prime
21	Sunrise Bank Limited	Sunrise	22	NMB Bank Limited	NMB
23	Prabhu Bank Limited	Prabhu	24	Janata Bank Nepal Limited	Janata
25	Mega Bank Nepal Limited	Mega	26	Civil Bank Limited	CBL
27	Century Commercial Bank Limited	Century	28	Sanima Bank Limited	Sanima
B. Development Banks					
1	Mahalaxmi Bikas Bank Limited	Mahalaxmi	2	Narayani Development Bank Limited	Narayani
3	Sahayogi Vikas Bank Limited	Sahayogi	4	Karnali Bikash Bank Limited	Karnali
5	Shangrila Development Bank Limited	Shangrila	6	Excel Development Bank Limited	Excel
7	Deva Bikas Bank Limited	Deva	8	Miteri Development Bank Limited	Miteri
9	Tinau Mission Bikas Bank Limited	Tinau	10	Muktinath Bikas Bank Limited	Mukti
11	Garima Bikas Bank Limited	Garima	12	Gandaki Bikas Bank Limited	GandakiDB
13	Kamana Sewa Bikash Bank Limited	Kamana	14	Corporate Development Bank Limited	Corporate
15	Jyoti Bikas Bank Limited	Jyoti	16	Shine Resunga Development Bank Limited	Shine
17	Kanchan Development Bank Limited	Kanchan	18	Lumbini Bikas Bank Limited	LumbiniDB
19	Sindhu Bikas Bank Limited	Sindhu	20	Sahara Development Bank Limited	Sahara
21	Nepal Community Development Bank Limited	Community	22	Kailash Bikas Bank Limited	Kailash
23	Salapa Bikas Bank Limited	Salapa	24	Saptakoshi Development Bank Limited	saptakoshi
25	Green Development Bank Limited	GreenDB			
C. Finance Companies					
1	Nepal Finance Limited	NFL	2	Nepal Share Markets and Finance Limited	NSML
3	Gurkhas Finance Limited	GURKHAFC	4	Goodwill Finance Limited	Goodwill
5	Shree Investment & Finance Co. Limited	Shree	6	Lalitpur Finance Co. Limited	Lalitpur
7	United Finance Co. Limited	United	8	Best Finance Limited	BestFC
9	Progressive Finance Limited	Progressive	10	Janaki Finance Co. Limited	PFCL
11	Pokhara Finance Limited	Pokhara	12	Central Finance Limited	Central
13	Multipurpose Finance Co. Limited	Multi	14	Shrijana Finance Limited	Srijana
15	Samriddhi Finance Company Limited	Samriddhi	16	Capital Merchant Banking & Finance Co. Limited	CMerchant
17	Crystal Finance Limited	Crystal	18	Guheshwori Merchant Banking & Finance Limited	GMBFL
19	ICFC Finance Limited	ICFC	20	City Express Finance Company Limited	CityExpress
21	Manjushree Financial Institution Limited	Manju	22	Reliance Finance Limited	Reliance

Annex-I

D. Microfinance Financial Institutions

1	Grameen Bikas Laghubitta Bittiya Sanstha Limited	NEPALGBB	2	Nirdhan Utthan Laghubitta Bittiya Sanstha Limited	Nirdhan
3	RMDC Laghubitta Bittiya Sanstha Limited	RMDC	4	Deprosc Laghubitta Bittiya Sanstha Limited	DIPROSC
5	Chhimek Laghubitta Bittiya Sanstha Limited	Chhimek	6	Swabalamban Laghubitta Bittiya Sanstha Limited	Swalamban
7	Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited	Sanakisan	8	Nerude Laghubitta Bittiya Sanstha Limited	NERUDE
9	Naya Nepal Laghubitta Bittiya Sanstha Limited	Naya	10	Summit Laghubitta Bittiya Sanstha Ltd.	Summit
11	Sworojagar Laghu Bitta Bika Bank Limited	Sworojagar	12	First Microfinance Laghubitta Bittiya Sanstha Limited	First
13	Nagbeli Laghubitta Bittiya Sanstha Limited	Nagbeli	14	Kalika Microcredit Development Bank Limited	Kalika
15	Mirmire Microfinance Development Bank Limited	Mirmire	16	Janautthan SamudayikMicrofinance Dev. Bank Limited	Jana
17	Mithila Laghu Bitta Bikas Bank Limited	Mithila	18	Womi Microfinance Bittiya Sanstha Ltd.	Womi
19	Laxmi Microfinance Bittiya Sanstha Ltd.	LaxmiMF	20	Civil laghubitta Bittiya Sanstha	CivilMF
21	Mahila Sahayatra Microfinance Bittiya Sanstha Ltd.	MahilaMF	22	Vijaya Laghubitta Bittiya Sanstha Ltd.	VijayMF
23	Kisan Microfinance Bittiya Sanstha Ltd.	KisanMF	24	NMB Microfinance Bittiya Sanstha Ltd	NMBMF
25	FORWARD Community Microfinance Bittiya Sanstha Ltd.	ForwardMF	26	Global IME Laghubitta Bittiya Sanstha Limited	ReliableMF
27	Mahuli Samudyik Laghubitta Bittiya Sanstha Ltd.	MahuliMF	28	Suryodaya Laghubitta Bittiya Sanstha Ltd.	SuryodayaMF
29	Mero Microfinance Bittiya Sanstha Ltd.	MeroMF	30	Samata Microfinance Bittiya Sanstha Ltd.	SamataMF
31	RSDC Laghubitta Bittiya Sanstha Ltd.	RSDCMF	32	Samudayik Laghubitta Bittiya Sanstha Ltd.	SamudayikMF
33	National Microfinance Bittiya Sanstha Ltd.	NationalMF	34	Nepal Sewa Laghubitta Bittiya Sanstha Ltd.	SewaMF
35	Unnati Microfinance Bittiya Sanstha Ltd.	UnnatiMF	36	Swadeshi Lagubitta Bittiya Sanstha Ltd.	SadeshiMF
37	NADEP Laghubitta Bittiya Sanstha Limited	NADEP	38	Support Microfinance Bittiya Sanstha imited	Support
39	Arambha Microfinance Bittiya Sanstha Limited	Arambha	40	Janasewi Laghubitta Bittiya Sanstha Limited	Janasewi
41	Chautari Laghubitta Bittiya Sanstha Limited	Chautari	42	Ghodighoda Laghubitta Bittiya Sanstha Limited	Ghodighoda
43	Asha Laghubitta Bittiya Sanstha Ltd	Asha	44	Nepal Agro Microfinance Bittiya Sastha Ltd	Agro
45	Gurans Laghubitta Bittiya Sanstha Ltd	Gurans	46	Ganapati Microfinance Bittiya Sastha Ltd	Ganapati
47	Infinity Microfinance Bittiya Sanstha Ltd	Infinity	48	Adhikhola Laghubitta Bittiya Sanstha Ltd.	Adhikhola
49	SwabhimamMicrofinance Bittiya Sanstha Ltd.	Swabhimam	50	Sparsha Laghubitta Bittiya Sanstha Ltd.	Sparsha
51	Sabaiko Laghubitta Bittiya Sanstha Ltd	Sabaiko	52	Sadhana Laghubitta Bittiya Sanstha Ltd.	Sadhana
53	NIC Asia Laghubitta Bittiya Sanstha Ltd.	NICMF	54	Sarathi Laghubitta Bittiya Sanstha Ltd.	Sarathi
55	Nagarik Laghubitta Bittiya Sanstha limited	Nagarik	56	Trilok Laghubitta Bittiya Sanstha Ltd.	Trilok
57	Manakamana Laghubitta Bittiya Sanstha Ltd.	Manakamana	58	Sahakarya Laghubitta Bittiya Sanstha Ltd.	Sahakarya
59	Sajeelo Laghu Bitta Bittiya Sanstha Ltd.	Sajeelo	60	Satyawati Laghubitta Bittiya Sanstha Ltd.	Satyawati
61	Buddha Jyoti Laghubitta Bittiya Sanstha Ltd.	Buddha Jyoti	62	Samaj Laghubitta Bittiya Sanstha Ltd.	Samaj
63	Divya Laghubitta Bittiya Sanstha Limited	Divya	64	Cweda Laghubitta Bittiya Sanstha Limited	Cweda
65	Grameen Swayamsewak Laghubitta Bittiya Sanstha Limited	Grameen	66	Mahila Laghubitta Bittiya Sanstha Limited	Mahila
67	Adarsha Laghubitta Bittiya Sanstha Limited	Adarsha	68	Unique Nepal Lagubitta Bittiya Sanstha Ltd.	Unique
69	Manushi Laghubitta Bittiya Sanstha Limited	Manushi	70	Smart Laghubitta Bittiya Sanstha Limited	Smart
71	Jalpa Laghubitta Bittiya Sanstha Limited	Jalpa	72	Mahila Samudayik Laghubitta Bittiya Sanstha Limited	Msamudayik
73	Rastra Utthan Laghubitta Bittiya Sanstha Limited	Rastra	74	Solve Laghubitta Bittiya Sanstha Limited	Solve
75	WEAN Laghubitta Bittiya Sanstha Limited	WEAN	76	Upakar Laghubitta Bittiya Sanstha Limited	Upakar
77	Dhaulagiri Laghubitta Bittiya Sanstha Limited	Dhaulagiri	78	CYC Nepal Laghubitta Bittiya Sanstha Limited	CYC
79	NESDO Samridha Laghubitta Bittiya Sanstha Limited	NESDO	80	Swastik Laghubitta Bittiya Sanstha Limited	Swastik
81	Garibi Nyunikaran Laghubitta Bittiya Sanstha Limited	Garibi	82	Shrijanshil Laghubitta Bittiya Sanstha Limited	Shrijanshil
83	NRN Laghubitta Bittiya Sanstha Limited	NRN	84	Jiban Bikash Laghubitta Bittiya Sanstha Limited	Jiban
85	Gharelu Laghubitta Bittiya Sanstha Limited	Gharelu	86	Janakpur Laghubitta Bittiya Sanstha Limited	Janakpur
87	BPW Laghubitta Bittiya Sanstha Limited	BPW	88	Aatmanirbhar Laghubitta Bittiya Sanstha Limited	Aatmanirbhar
89	Shaligram Laghubitta Bittiya Sanstha Limited	Shaligram	90	Super Laghubitta Bittiya Sanstha Limited	Super
91	Abhiyan Laghubitta Bittiya Sanstha Limited	Abhiyan			

E. Infrastructure Development Bank

1	Nepal Infrastructure Bank Limited	NIFRA
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